Life

NORTH
AMERICAN ®
A **Sammons** Financial Company

North American Company for Life and Health Insurance®

Web Illustrations
Agent guide

North American's Web Illustrations, powered by iPipeline's iGO®[1] eApp, offers online quotes for Term, Universal Life, and Indexed Universal Life insurance products through ExactIllustrations! The quoting system will link directly to SimpleSumbit®, making quoting and applications seamless!

FAQs

What are the advantages of being able to show two policy loan distribution types?

One example is you will now be able to show standard loans in years 1-5 and change to a variable interest rate policy loan after the 5th year! You will also have the ability to switch between the two loan types in the same distribution period in future years.

Why do the loans go to age 120 instead of 100?

The standard in the industry is to illustrate loans to age 120.

What are the definitions of the death benefit solves?

a. **Specified** – no solve of any kind

b. **Death Benefit w/ Distribution Solve** – Solve for death benefit and distribution(s)

c. **Premium w/ Distribution Solve** – Solve for premium and distribution(s)

d. **Death Benefit** – Solve for death benefit only, no distribution solve

e. **Premium** – Solve for premium only, no distribution solve

f. **Distribution** – Only solving for distribution(s) (specify the premium and death benefit)

1. iGO® is a registered trademark of iPipeline.

Where are my saved cases and how can I save separate entries?

All of your cases are available from the My Cases screen. For each client, Web Illustrations only keeps the most recent illustration unless you create a duplicate case. Each revision will overwrite the previous. This ensures that the "final" illustration is the one that matches the submitted application.

A duplicate case helps save time when doing multiple illustrations for one client or the same illustration for multiple clients.

Each illustration can be saved as a PDF and printed. The printed illustration can be submitted with our paper applications. For more than one illustration per client, use the duplicate case function found in the upper right corner.

How can I solve for multiple distributions?

Simply select the distribution type from the drop-down menu.

Where do I change the ages for the Changing Needs Report so I can show my client different ages for the Accelerated Death Benefits and Protected Death Benefit (PDB)[2]?

This is available in the Client Information section. Clicking Accelerated Death Benefits allows you to customize this report.
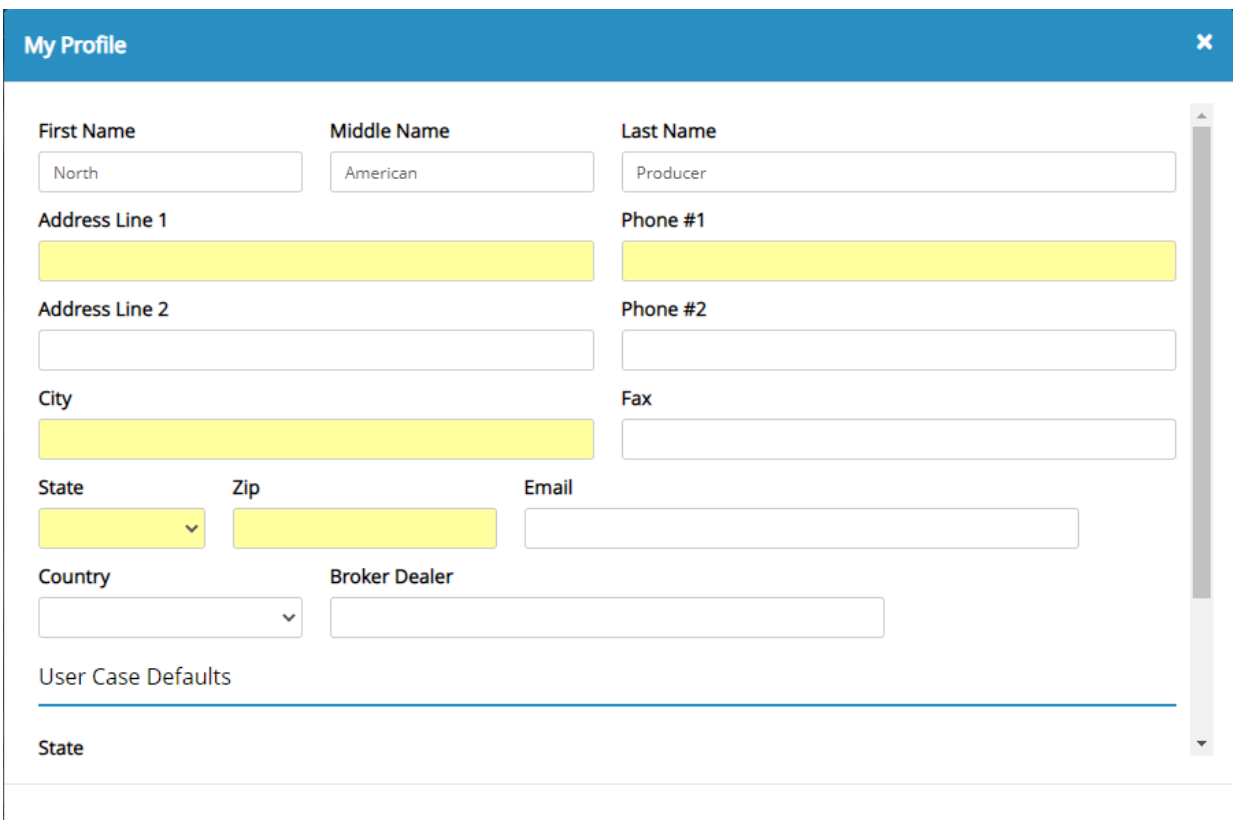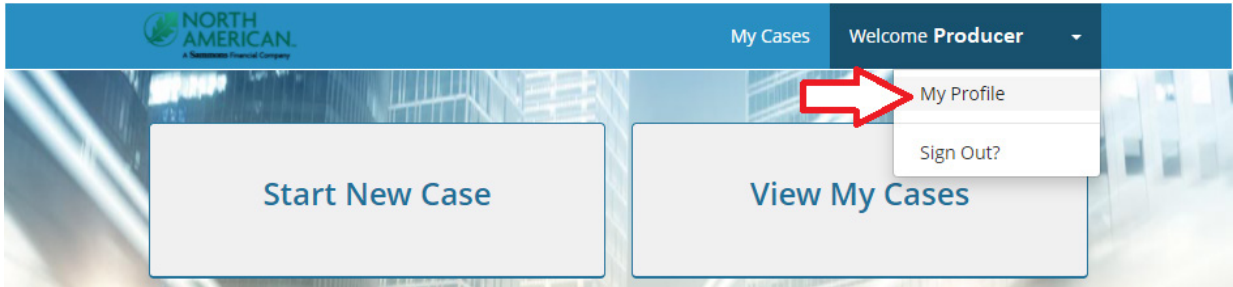
Will the illustration be signed when using the SimpleSubmit® process?

Yes! Web Illustrations offers the integration between illustration and SimpleSubmit® for a seamless submission, simplifying the process by using one system to illustrate and submit. *Please note: You will be required to click View Illustration in order to have the client's signature applied to the illustration when submitting through eApp.*

2. If Policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit. The Protected Death Benefit cannot be elected if the Overloan Protection Benefit is in effect.

Steps for Web Illustrations:

1 Access the eBusiness Solutions platform through *www.northamericancompany.com* by clicking [icon] Web-based Illustrations or via the *My Business* or the *Illustrations* tab by selecting *eBusiness Solutions*.

2 For first time users, start under the Welcome section and verify the My Profile section that the name listed is an individual and all contact information is up to date. Listing corporations in this area could cause delays with New Business.

3 Once *Start New Case* is selected, check to confirm the *Agent of Record* section. If the illustration is being run for another agent, select the *Agent of Record* link and add the appropriate information. (Please note: Illustrations can be generated for multiple agents and sent to them, however, to complete the eApp process an agent will need to sign using their own username and password. The illustration and application will only be accessible based on the login used.)

4 Next, select the State and Product Line being quoted. The case description is optional. Your illustration can also integrate into the iGO eApp, providing efficiencies and saving you time!

5a When illustrating a case, add any additional information to the input screens, including riders and various Output Options. Then click *View Illustration* to generate the client approved illustration.

Case Information | **Quotes/ Illustrations** | Application

ADDITIONAL OPTIONS

View Full Illustration

Concept

Illustration

State

South Dakota

Product Type

Term Life

Product

ADDvantage Gen 9

ILLUSTRATIONS

✔ Policy

☐ Riders

☐ Output Options

Go to eApp

Client Information

First Name	M.I.	Last Name		Sex
New		Client		● Male ○ Female

Date of Birth

10 / 10 / 1974

Age: 47
(Use Age Nearest)

Class

Standard Non-Tobacco   Underwriting Guidelines

Table Rating

None

Temporary Flat Extra   **For Years**

$0.00   0

Permanent Flat Extra

$0.00

Policy Options

Solve For   **Term Period**

Premium   10

Death Benefit ⓘ

$250,000

Quick View

Product	Death Benefit	Monthly EFT/Gov't Allot	Annual
ADDvantage 10	$250,000	$38.28	$435.00
ADDvantage 15	$250,000	$48.40	$550.00
ADDvantage 20	$250,000	$60.94	$692.50
ADDvantage 30	$250,000	$104.72	$1,190.00

Next ❯

Case Information	Quotes/ Illustrations	Application

ADDITIONAL OPTIONS

View Full Illustration

Concept

Illustration

State

South Dakota

Product Type

Indexed Universal Life

Product

Builder Plus IUL3

ILLUSTRATIONS

✔ Policy

☐ Riders

✔ Output Options

Agent Only	InsMark	Go to eApp

Client Materials

☐ Include Annual Deductions and Earnings Report

☐ Include Internal Rate of Return Report

☐ Include Taxable Gain Report

Agent Only Reports

☐ Commission Schedule Report

☐ Commission Option Selection Form

5b If illustrating an Indexed UL product, you will elect the *Solve for*. This determines the design of your illustration by electing death benefit, premium, and/or distribution.

Class

Preferred Non-Tobacco   **Underwriting Guidelines**

Accelerated Death Benefits

Solves

Solve for

Specified (No Solve)
Death Benefit w/Distribution Solve
Premium w/Distribution Solve
Death Benefit
Premium
Distribution

Alternate Rate   **Fixed Account Rate**

3.50%   3.50%

☐ Change Illustrated Rates?   **View Index Allocations**   **Index Help**

Next ›

Selecting the correct solve ensures you get the desired results. When you make a selection, only the relevant fields will appear. For this example, we will select Death Benefit w/Distribution Solve.

Complete the fields to match your case. Additional fields may appear as needed. For example, if you desire to vary the premium amount, click the checkbox. Additional inputs will appear.

Solves

Solve for

| Death Benefit w/Distribution Solve ⌄ |

Solve Option

| Minimum Face Non MEC ⌄ |

Life Insurance Test

| Guideline Premium Test ⌄ |

Death Benefit Option

| 1-Level ⌄ |

Surrender Value of

| $1 |

Surrender Value at

| Age ⌄ | | 120 |

☐ Do you want a 2nd Target Surrender Period?

☐ Lump Sum/1035

☐ Premium Deposit Agreement

Premium Amount

| |

Payment Mode

| Monthly ⌄ | | ☐ Changes |

Premium must be at least $10/month, $25/quarter or $50 semi-annually or annually

Pay Premium to

| Age ⌄ | | 100 |

Distribution Frequency

| Monthly ⌄ |

Loan Interest

| Added to Loan ⌄ | | Age ⌄ |

Pay Premium to

| Age ▾ | 100 |

Distribution Frequency   **Loan Interest**

| Monthly ▾ | Added to Loan ▾ | Age ▾ |

You may choose to quote a Withdrawal or a Loan, but not both in the same year.

Type in the word Solve to the amount field for any row. At least 1 row must include Solve

Distribution/Loan Type	From Age	To Age	Amount	Delete Row
Loan - Participating Fixed ▾	47	47	$0	☐
Loan - Participating Fixed ▾	48	119	Solve	☐

| ☐ Apply Inflation Rate | 3.00% | Allowable Range (0% - 10%) |

If you will be illustrating distributions, you will need to input the age when premiums will end, select the distribution frequency, and determine how loan interest will be handled. To complete the Distribution grid:

1. In the first row, type the year or age that a $0 distribution should end in the *To Age* column.
2. In the second row, select the loan type or withdrawal from the drop-down box in the *Distribution/Loan* Type column.
3. Type the age when distributions end in the *To Age* column.
4. In the *Amount column*, specify a loan or withdrawal amount, or leave the box set to Solve.
5. A third row may appear depending on your inputs. If you desire to specify additional loans or withdrawals, use this row.

The example below shows inputs for 20 years of Fixed Participating Loans starting at age 65.

Pay Premium to

| Age ▾ | 65 |

Type the age when premiums will end.

Distribution Frequency   **Loan Interest**

| Monthly ▾ | Added to Loan ▾ | Age ▾ |

You may choose to quote a Withdrawal or a Loan, but not both in th...

Select the loan type or withdrawal in this column.

In this example, loans will begin the next year after premiums end. So we entered age 64 as the last year without distributions.

Distribution/Loan Type	From Age	To Age	Amount	Delete Row
Loan - Participating Fixed ▾	47	64	$0	
Loan - Participating Fixed ▾	65	84	Solve	☐
Loan - Participating Fixed ▾	85	119	$0	☐

Type the age when distributions end.

This third row appears after completing the fields in row two.

The Riders screen shows all available riders based on availability. (Please note: the Children's Term Insurance Rider is displayed in dollars rather than units.) Click *Next* to proceed to *Output*.

The Output Options page allows you to add additional illustration details (see available options below).

Once all inputs are complete, click *View Illustration*.

Available at the top and bottom of each page there are option buttons that provide a link to view a summary of the illustrations, *Insmark* which compares our life insurance illustration using another financial tool and the Compare feature, which reviews two products side by side.

Some products offer a Go to *eApp* button which goes to the *eApp* and integrates the information from the illustraition into the application without having to view it.

6 The illustration will pop up. The navigation bars can be used to move through the pages. To save a PDF copy to your device, use the Save options within the browser. If the illustration does not populate, check for pop-up blockers.

Another exciting feature is the ***Duplicate Case***.

This helps save time when doing multiple illustrations for one client or the same illustration for multiple clients. To access *Duplicate Case*, please select the drop down menu, in the upper right corner, under Case Actions. From the *My Cases* screen *Duplicate Case* can be found in the same drop down under Case Actions.
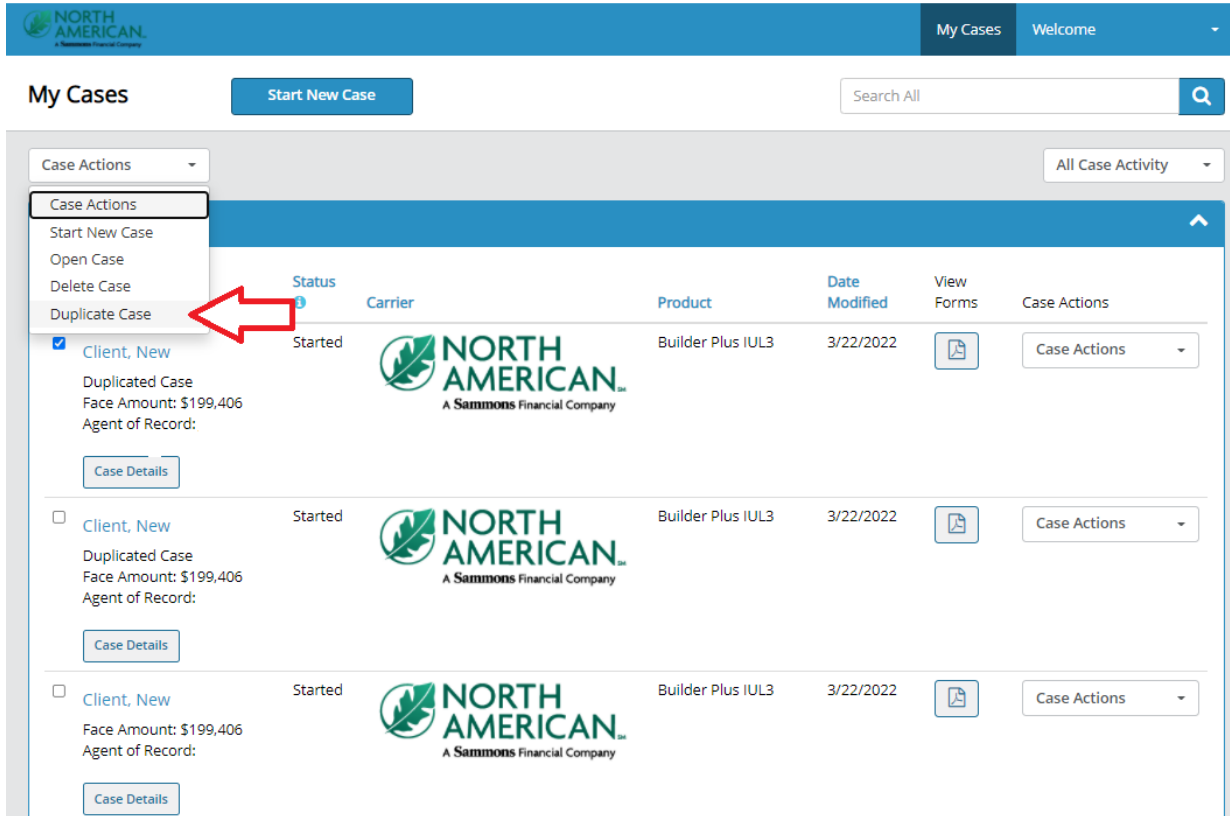
Once duplicated, this message will be seen.
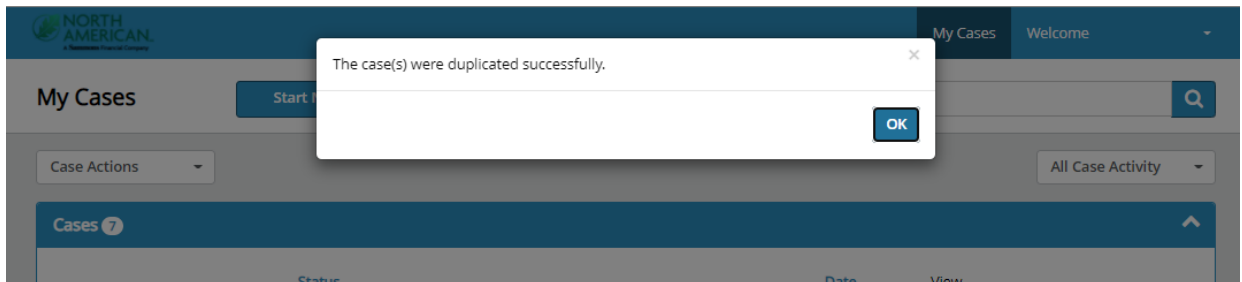
Next, go back to your *My Cases* list. The duplicate will be marked.

You can duplicate a case from any point in the illustration or application. When using the Duplicate Case feature all information entered, up to the lock screen in the application, will be duplicated.

7 Your cases automatically save and are accessible through the *My Case* link. *My Cases*. The case, client information, and illustration PDF can all be viewed here. To return to the case, simply click on the client's name.

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8 To continue to the ExactApp application process, click on the *Application* tab. To transfer information from the illustration to the application, select whether the application is for New Business or an Internal Exchange, then click *Next.*

The application opens with information from the application poplulated in applicable fields.

Important Information

- Although illustrations may be run for other agents, the agent must log in to the eBusiness Solutions platform to complete an electronic application. If you proceed through the application process, your name will appear on the signed documents instead of that agent's.

- Cases can be saved for 180 days.

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