

Life



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 SimpleSubmit[®], 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.

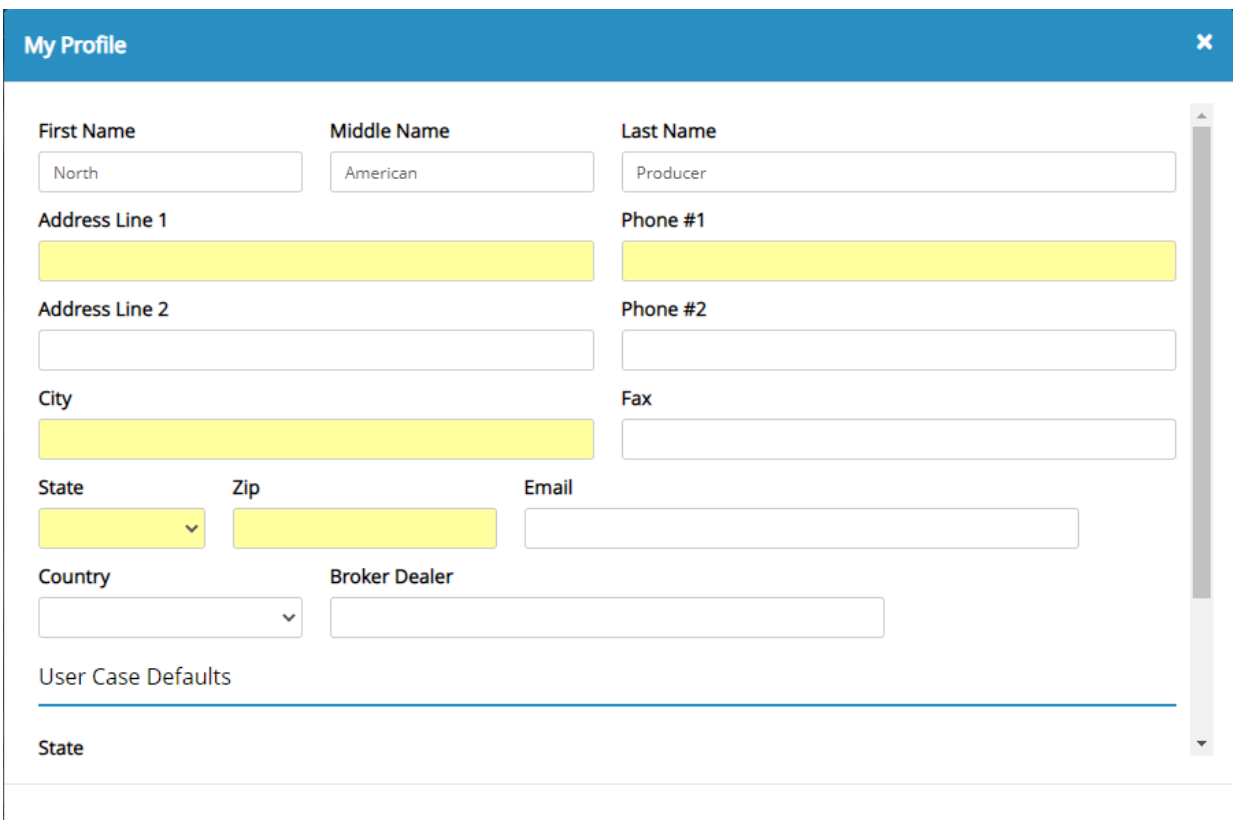
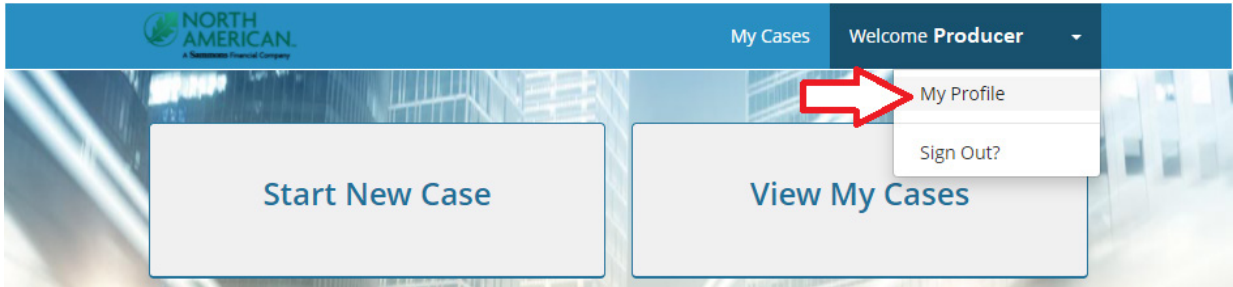
Will the illustration be signed when using the SimpleSubmit[®] process?

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  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.



The screenshot shows the 'My Profile' form. The form is titled 'My Profile' and has a close button (X) in the top right corner. The form contains the following fields:

First Name	Middle Name	Last Name
<input type="text" value="North"/>	<input type="text" value="American"/>	<input type="text" value="Producer"/>
Address Line 1		Phone #1
<input type="text"/>		<input type="text"/>
Address Line 2		Phone #2
<input type="text"/>		<input type="text"/>
City		Fax
<input type="text"/>		<input type="text"/>
State	Zip	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	Broker Dealer	
<input type="text"/>	<input type="text"/>	
User Case Defaults		
State		
<input type="text"/>		

- 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.)

Case Information

Status	Agent of Record	Date Modified
Started	Select Agent	03/16/2022

Proposed Insured

My Writing Agents

Select	Last Name	First Name	State	Email	Broker Dealer
<input type="checkbox"/>	Agent	Same	SD	aaa@abc.com	zzz
<input type="checkbox"/>	Agent	Sample	SD		
<input type="checkbox"/>	One	Agency	SC		
<input type="checkbox"/>	Test	Jennifer	SD		
<input type="checkbox"/>	Test	Stewart	GA		
<input type="checkbox"/>	Two	Agency	DC	aaa@abc.com	zzz

Showing 1 to 6 of 6 rows

Buttons: Delete, Close, Add, Update, Select

- 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!

State and Product

State: Product Type:

Product

Carrier	Product	Quotes/ Illustrations	iGO e-App
	Builder Plus IUL3	<input type="button" value="Select"/>	<input type="button" value="Select"/> e-Sign
	Protection Builder IUL	<input type="button" value="Select"/>	<input type="button" value="Select"/> e-Sign

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

Concept
Illustration ▼

State
South Dakota ▼

Product Type
Term Life ▼

Product
ADDvantage Gen 9 ▼

ILLUSTRATIONS

- Policy
- Riders
- Output Options

View Full Illustration

Go to eApp

Client Information

First Name
M.I.
Last Name
Sex
 Male Female

Date of Birth
Age: 47
(Use Age Nearest)

Class
[Underwriting Guidelines](#)

Table Rating

Temporary Flat Extra
For Years

Permanent Flat Extra

Policy Options

Solve For
Term Period

Death Benefit ⓘ

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

Concept
Illustration

State
South Dakota

Product Type
Indexed Universal Life

Product
Builder Plus IUL3

ILLUSTRATIONS

Policy

Riders

Output Options

[View Full Illustration](#)

[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

Change Illustrated Rates?

[View Index Allocations](#) [Index Help](#)

Alternate Rate: 3.50%

Fixed Account Rate: 3.50%

[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 [v] 100

Distribution Frequency

Monthly [v]

Loan Interest

Added to Loan [v] Age [v]

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 [v]	47	47	\$0	<input type="checkbox"/>
Loan - Participating Fixed [v]	48	119	Solve	<input type="checkbox"/>

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 [v] 65 Type the age when premiums will end.

Distribution Frequency: Monthly [v] Loan Interest: Added to Loan [v] Age [v]

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

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 [v]	47	64	\$0	<input type="checkbox"/>
Loan - Participating Fixed [v]	65	84	Solve	<input type="checkbox"/>
Loan - Participating Fixed [v]	85	119	\$0	<input type="checkbox"/>

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 screenshot shows the 'Riders' screen within the 'Quotes/ Illustrations' tab. The left sidebar has 'Riders' highlighted in blue. The main content area is titled 'Riders Available' and lists several riders with checkboxes: 'Waiver of Monthly Deductions Rider', 'Accidental Death Benefit', 'Guaranteed Insurability Rider', and 'Children's Term Insurance Rider' (which is checked). To the right, there are input fields for 'Amount of Insurance Requested' (set to \$25,000) and 'Years'. At the bottom, there are 'Back' and 'Next' buttons, with 'Next' highlighted in blue. A 'View Full Illustration' button is in the top right corner. The top navigation bar includes 'Case Information', 'Quotes/ Illustrations', and 'Application'.

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

The screenshot shows the 'Output Options' screen within the 'Quotes/ Illustrations' tab. The left sidebar has 'Output Options' highlighted in blue. The main content area is titled 'Client Materials' and lists three options with checkboxes: 'Include Annual Deductions and Earnings Report', 'Include Internal Rate of Return Report' (which is checked), and 'Include Taxable Gain Report'. Below this is the 'Agent Only Reports' section with two options: 'Commission Schedule Report' and 'Commission Option Selection Form'. At the bottom, there is a 'Back' button. A 'View Full Illustration' button is in the top right corner. The top navigation bar includes 'Case Information', 'Quotes/ Illustrations', and 'Application'.

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

The screenshot shows a software interface with three tabs: 'Case Information', 'Quotes/ Illustrations' (selected), and 'Application'. On the left, there is a sidebar with 'ADDITIONAL OPTIONS' including 'Concept' (Illustration), 'State' (South Dakota), 'Product Type' (Indexed Universal Life), and 'Product' (Builder Plus IUL3). Below this is an 'ILLUSTRATIONS' section. In the main area, there are three buttons: 'Agent Only', 'InsMark', and 'Go to eApp'. A 'View Full Illustration' button is highlighted with a red box. Below these buttons is a 'Client Materials' section with three checkboxes: 'Include Annual Deductions and Earnings Report' (unchecked), 'Include Internal Rate of Return Report' (checked), and 'Include Taxable Gain Report' (unchecked).

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.

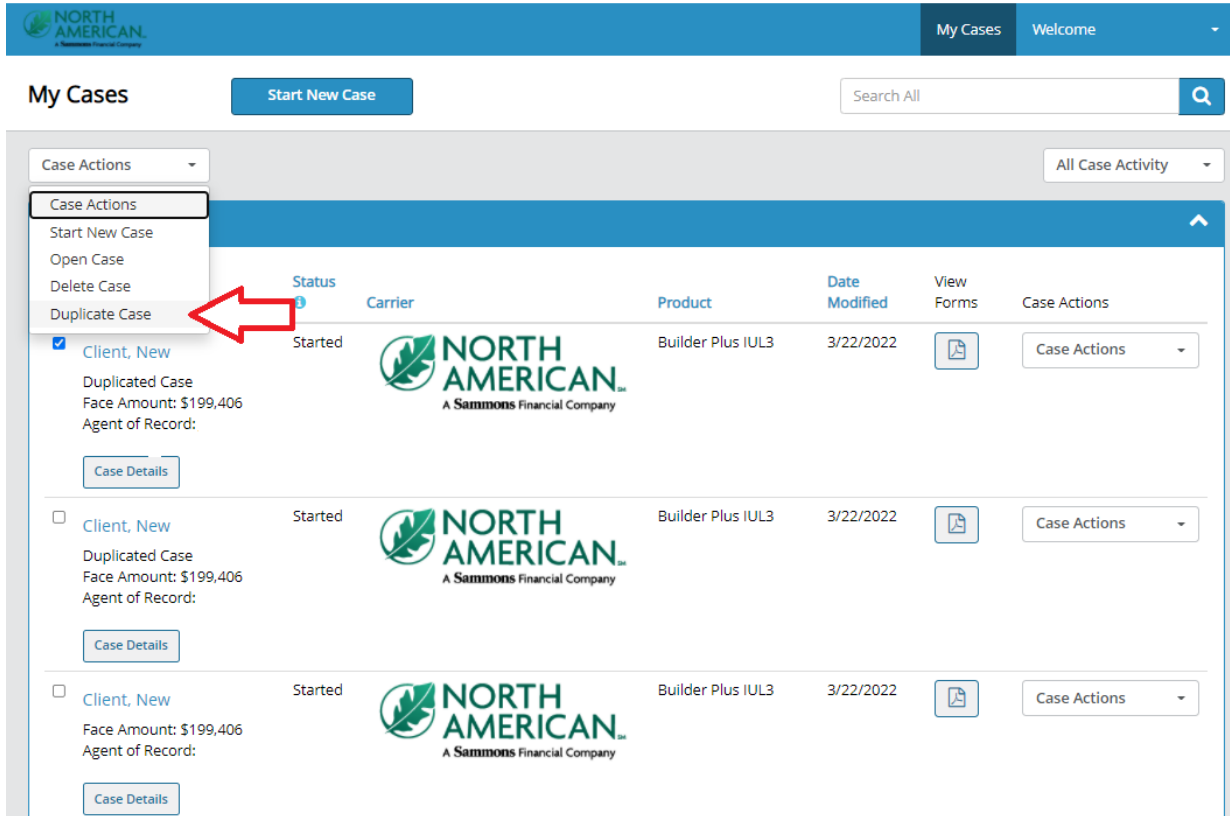
Some products offer a *Go to eApp* button which goes to the *eApp* and integrates the information from the illustration into the application without having to view it.

- 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.

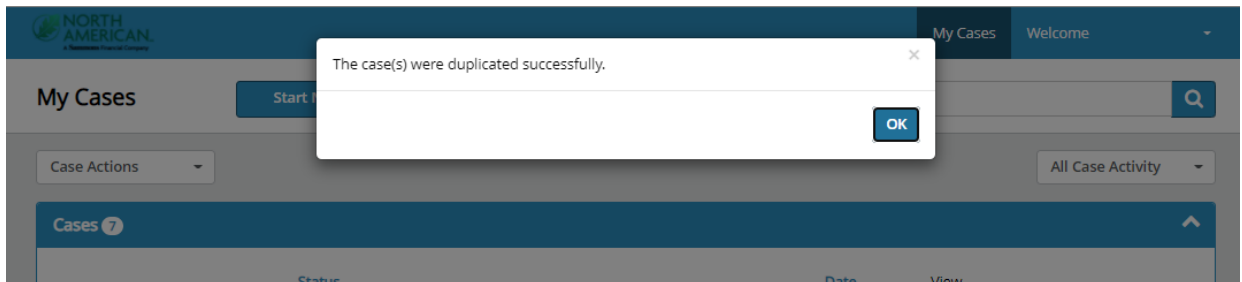
The screenshot shows a 'Basic Illustration' for a 'Builder Plus IUL3' policy. At the top, it says 'NORTH AMERICAN COMPANY FOR LIFE AND HEALTH • ADMINISTRATIVE OFFICE • ONE SAMMONS PLAZA • SIOUX FALLS, SD 57193'. The logo for 'NORTH AMERICAN' is displayed, along with 'A Sammons Financial Company'. Below this is the title 'A Universal Life Insurance Policy Basic Illustration'. The policy is identified as 'Builder Plus IUL3', a 'Flexible Premium Adjustable Life with Indexed Features' with policy form number 'LS191 Series' and issue state 'Illinois'. The illustration was prepared for a 'New Client' on 'April 4, 2022 at 17:56:40'. The 'Initial Death Benefit' is listed as '\$192,717'. A large image of a leaf with water droplets is shown on the right. At the bottom, it says 'Presented by: North American Agent' with contact information for One Sammons Plaza, Sioux Falls, SD 57193, (605) 335-5700. A disclaimer states: 'THIS IS A BASIC ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.' The footer includes 'SILS191', 'SOFTWARE VERSION 22-11.0.0.21', and '1 of 31'.

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.

The screenshot shows the 'My Cases' interface. At the top, there is a blue header with the 'NORTH AMERICAN' logo and 'My Cases' tab. Below the header, there is a 'Start New Case' button and a search bar. The main content area is titled 'Cases 9' and contains a table with columns: Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. Two cases are listed, both with 'Client, New' as the name and 'Builder Plus IUL3' as the product. The first case is marked as 'Duplicated Case' with a red box around the text. The second case is also marked as 'Duplicated Case'. Both cases have a 'Face Amount: \$199,406' and 'Agent of Record:' listed below the name. The 'Date Modified' column shows '11/18/2019' for both cases.

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.

The screenshot shows the 'My Cases' interface. At the top, there is a blue header with the 'NORTH AMERICAN' logo and 'My Cases' tab. A red arrow points to the 'My Cases' tab. Below the header, there is a 'Start New Case' button and a search bar. The main content area is titled 'Cases 9' and contains a table with columns: Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. Two cases are listed, both with 'Client, New' as the name and 'Builder Plus IUL3' as the product. The first case is marked as 'Duplicated Case' with a red box around the text. The second case is also marked as 'Duplicated Case'. Both cases have a 'Face Amount: \$199,406' and 'Agent of Record:' listed below the name. The 'Date Modified' column shows '3/22/2022' for both cases.

- 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*.

Client, Another
North American Company for
Life and Health Insurance®

Builder Plus IUL3

Case Notes Save View Forms Case Actions

My Cases Welcome

Case Information Quotes/ Illustrations **Application**

? Pre-Qualification

Pre-Qualification

Thank you for choosing North American's SimpleSubmit to facilitate your application. In order to use this process, the following criteria must be met:

- Insured – Maximum of 1
- Owner – Maximum of 2
- Primary Beneficiary – Maximum of 5
- Contingent Beneficiary – Maximum of 5
- Existing/Pending Policies – Maximum of 5 (includes all proposed insured individuals)

Simple Submit is available for New Business and Internal Exchanges only. All other policy change activity is not available at this time.

Request Type

New Business
Internal Exchange

criteria, please submit a paper application to the company. Paper applications can be

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

Case Information Quotes/ Illustrations **Application**

✓ Pre-Qualification
? Proposed Insured

Proposed Insured

Yellow highlighted fields are required

Personal Details

Legal First Name Middle Initial Legal Last Name Suffix

New Client

Have you ever used a different name?
 Yes No

Date of Birth Age Last Backdate to save age? Gender

MM / DD / YYYY 47 Yes No Male Female

Date of Birth must be completed before continuing with this application.

Marital Status

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.

Builder Plus IUL 3 (policy form series LS191), or state variation, including all applicable riders and endorsements, is issued by North American, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.



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