

# Inspiring confidence

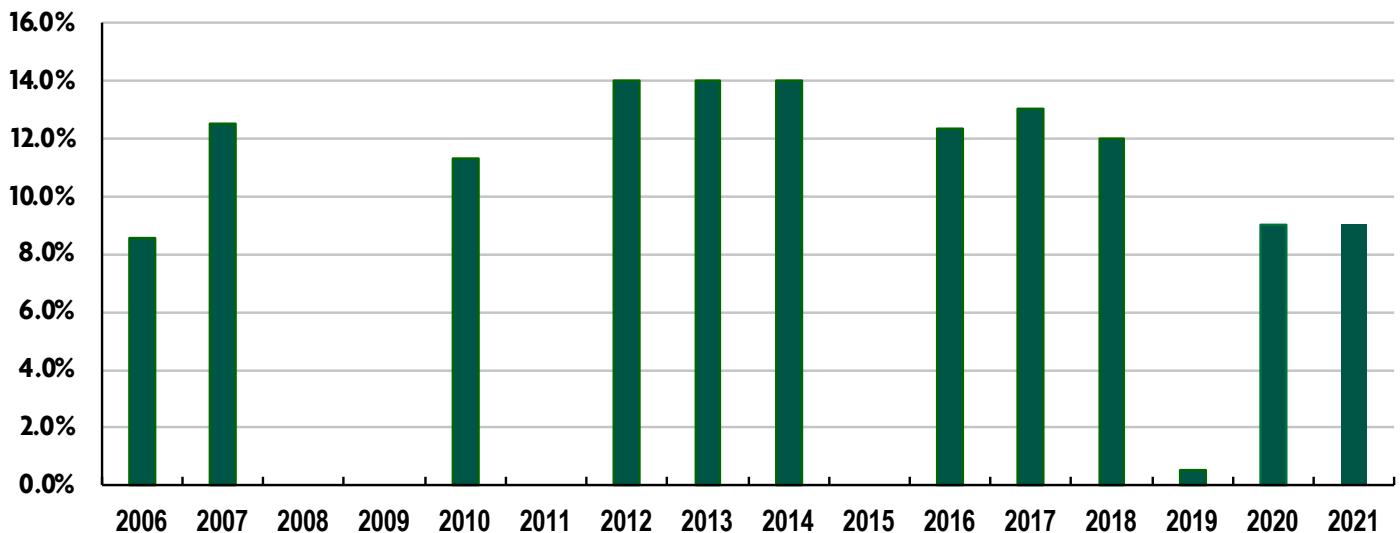
North American's indexed universal life (IUL) insurance

**Today's low interest rate environment, high stock market volatility, and the threat of a looming recession, may not inspire confidence. Rightfully so — a good financial professional keeps their ear to the ground and is always looking out for their clients' best interest.**

## Here's a fair question to ask:

Have North American's IUL products performed as advertised? Let's take a look at North American's Builder Plus IUL<sup>®</sup> 3, originally marketed as Custom Builder IUL. The chart below shows the actual index credits credited since inception.

### Actual index credits

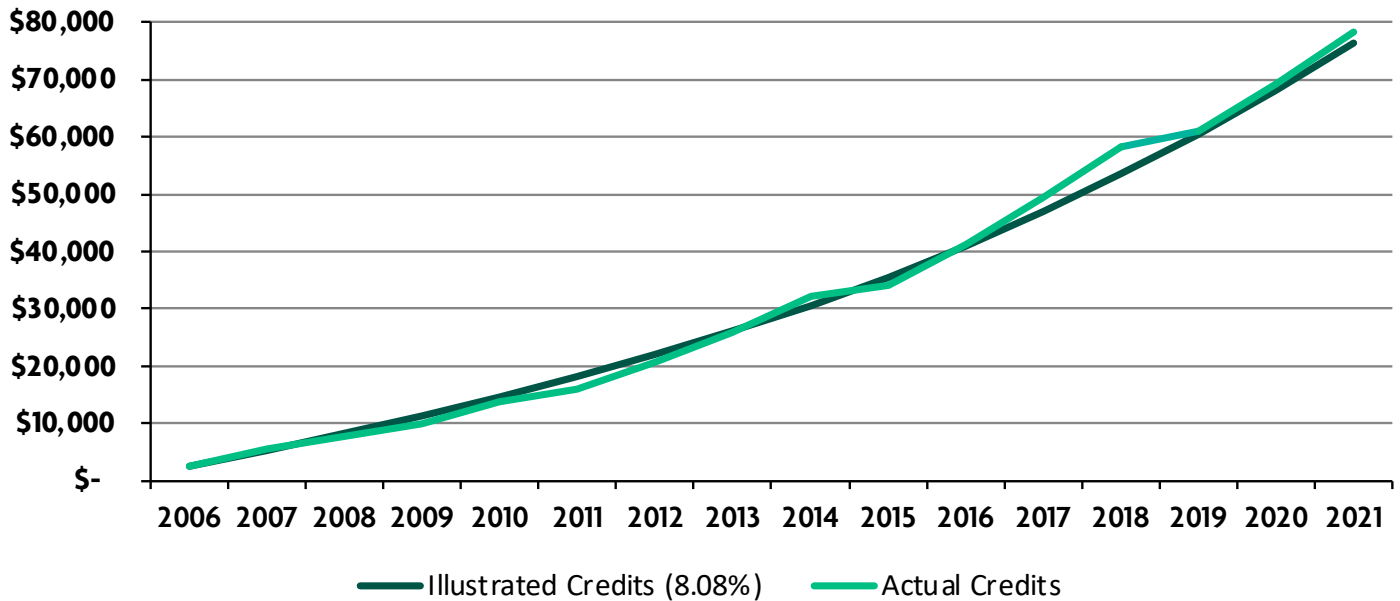


Source: Internal calculations, January 2022.  
 S&P 500 Index, Annual Point-to-Point, October 1 of each year.

As you can see, there have been multiple times where the zero percent floor has come into play over the past decade. Undoubtedly, while earning zero percent in any given year isn't an exciting prospect, it may be less disheartening than receiving an annual statement showing a market loss.

The graph on the next page compares actual index credits to an illustrated rate of 8.2%, which was the default illustrated rate at that time. Throughout the ups and downs of the market, and even in the current low interest rate environment, it has performed as illustrated back when it was first sold.

## Account value performance



Source: Internal calculations, January 2022.  
 Builder IUL (Gen 1) Issued October 1, 2005, Male Preferred Plus Issue Age 45  
 Death Benefit = \$145,000, Annual Premium = \$3,000 allocated to S&P500 Annual Pt-to-Pt

As a privately held company, North American is not driven by short-term earnings pressures. We plan for the long term, which has resulted in consistently strong performance throughout the years – withstanding even the toughest times of economic downturn.

North American backs its commitment to our customers by following a disciplined and conservative investment strategy. We closely monitor our investments, maintain a balanced and diversified portfolio, and have maintained a strong capital position through stormy economic periods.

**With a track record like this, you can have confidence in North American.**  
 Contact your MGA to illustrate a solution!

Indexed universal life insurance products are not an investment in the “market” or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

### THE S&P 500® COMPOSITE STOCK PRICE INDEX

### THE S&P 400® COMPOSITE STOCK PRICE INDEX

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