



NORTH AMERICAN
LIFEVUE[®]



**LIVE YOUR
LIFESTYLE**

North American LifeVue[®] | Simple Term Life Insurance



About North American

Every day, people depend on North American to help with their financial protection needs. It's a commitment we've been making since 1886, and we work hard to help our customers handle the realities of today—while planning their dreams for tomorrow.

Privately Owned, Customer Focused

Unlike many life and annuity companies, North American is not publicly traded, which means we're not subject to short-term earnings pressures often faced by publicly traded companies. Our sound investment choices have helped us earn strong A+ ratings from A.M. Best and Standard & Poor's.¹

Invested in Community

North American is also dedicated to helping and improving our communities. In 2015, North American and its member companies, known collectively as Sammons Financial Group², donated \$3.1 million to our communities and volunteered more than 8,800 hours of time. One by one, we're making a difference where we live and where we work.

STRENGTH STABILITY



PROTECT...

An untimely death is hard enough without worrying about finances. Provide financial protection for your loved ones with a simplified life insurance policy. No doctor appointments. No waiting periods. No extensive medical histories.* Just one phone call.

LifeVue Simple Term provides life insurance coverage in its simplest form. Available in 15, 20, and 30-year terms, you'll pay a set monthly premium for the time you choose.

Coverage costs are affordable so you don't have to choose between your lifestyle and life insurance. You just might not even have to give up your daily cup of coffee while still providing financial protection to your loved ones.

Life Insurance in its Simplest Form

Simple Term life insurance has a length of time, the “term,” during which the life insurance company guarantees that the premium you pay will stay level. What’s a premium? That’s insurance speak for your monthly payment. So, your payment (the premium) amount is guaranteed not to change — up or down — during a certain amount of time (the term).

Simply put, Simple Term life insurance pays a monetary sum (the benefit) in the case of death of the insured during a specified term. Because the death benefit protection is for a limited period, the premium is often the lowest of all types of life insurance policies.

Hassle-free coverage

“Simplified issue” life insurance means there is no medical exam.* Instead, medical information can be provided over the phone, along with other information obtained from medical and pharmaceutical databases, and a decision can be made about qualification. With the simplified process, coverage can typically be obtained in one short phone call, without a medical exam.

Coverage that fits your lifestyle

LifeVue Simple Term has a minimum coverage amount of \$50,000 and a maximum amount that’s dependent on your issue age. See below.

Issue Age	Maximum Coverage Amount
18-50	\$500,000
51-55	\$300,000
56-60	\$200,000

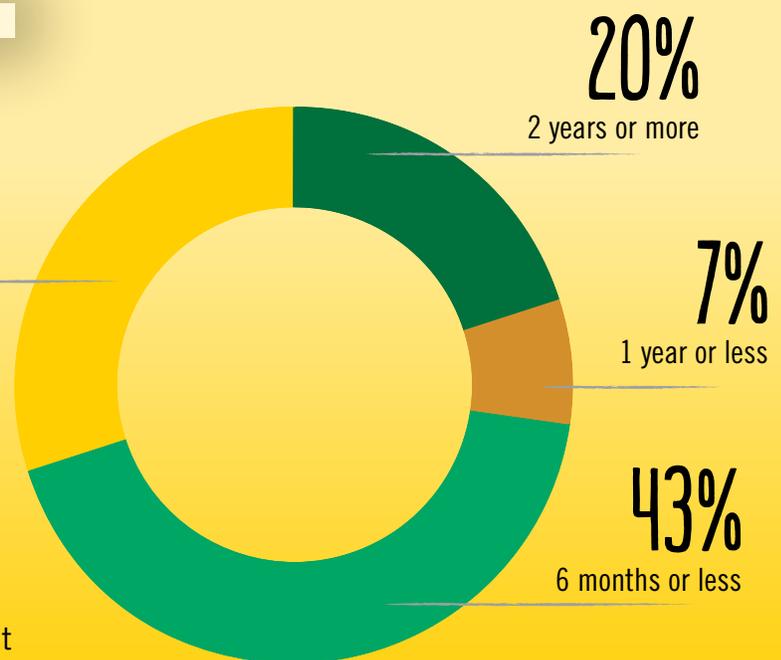
LIVE...

30%
I don't know

How soon would your family feel the financial impact after a loss?

A majority of American Households would feel the financial impact of a loss of the primary wage earner in less than six months. Another 30% of Americans don't even know how long it would take to feel the impact.

How long would your family last?



Source: Durham, Ashley. 2015 Insurance Barometer Study (2015). LIMRA.



FREEDOM

Quick, Easy, and Low Cost

Unlike other life insurance products, these hassle-free policies don't require doctor appointments, extensive medical histories or extended waiting periods. When you apply for life insurance, you'll have to answer some basic health and lifestyle questions (for example, participation in hazardous sports like skydiving). Based on your answers, you'll fit into one of two pre-set pricing guidelines called Underwriting Classes. Also, there are separate classes for people who use tobacco.

For LifeVue Simple Term, age is measured according to your nearest birthday. So if you're currently 39 years old and your birthday is two months away, you'll be 40 for the purpose of determining the premium. LifeVue Simple Term is available to people between the ages of 18 and 60. However, the type of term period depends on your issue age and tobacco usage.

Term	Available Issue Ages
15 and 20-year	18-60
30-year without tobacco usage	18-55
30-year with tobacco usage	18-50



We're Here for Life®

Contact your financial professional to learn more.

LifeVue Term Life is issued on policy form series LS179 or state variation by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

*Coverage is subject to some health and lifestyle questions.

1. A.M. Best Company rating—effective July 14, 2016. A+ is the 2nd of 15 categories. A.M. Best is a large third party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its ongoing obligations to policyholders. Standard and Poor's awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on October 19, 2016 to North American Company, as part of Sammons Financial Group. The "A+" (Strong) rating is the fifth highest out of 22 available ratings.

2. Sammons® Financial Group is comprised of North American Company for Life and Health Insurance®, Midland National® Life Insurance Company, including its divisions, Sammons Annuity GroupSM and Sammons® Corporate Markets Group, Sammons Retirement Solutions® Inc. and Sammons Financial Network® LLC, member [FINRA](#).

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