

The North American underwriting advantage

Life insurance underwriting that delivers speed, flexibility and large-case strength.

At North American, underwriting is more than part of the process — it's where we help you move business forward. Whether the need is for a quick decision or expertise on a complex case, our underwriting and new business teams are here to partner with you every step of the way.

Built for big cases

Support for complex, high-value life insurance cases.



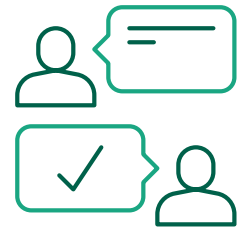
Autobind limits up to **\$50M**
for clients age 70 and under



Retention limits up to **\$10M¹**
on Smart Builder IUL® 3 and
Builder Plus IUL® 4



Strong reinsurer relationships =
better outcomes



Dedicated large case team² to
navigate complex risks

— **Up to \$5 million in face amount may be eligible for accelerated underwriting with no labs or exams.***

Fast, flexible process

Fewer hurdles. Faster approvals. Direct access to underwriters.



70% of WriteAway® cases
approved in **10 days or less³**



Fewer attending physician
statement requests =
less waiting⁴



Same pricing for **traditional**
and **accelerated** underwriting



Auto-reroute to traditional if
accelerated isn't an option—no
need to reapply

— **Spend less time chasing paperwork and more time closing business.**

Competitive offers you can count on

Even for clients with complex health histories.



More than 90% of cases⁵ receive **standard or better!**



Preferred is possible for certain types of cancers (*such as thyroid, prostate or cervix*), depending on age at diagnosis, treatment, and prognosis; sleep apnea; cholesterol up to 300; occasional marijuana use (*non-tobacco rates for marijuana users*)



Accelerated underwriting on term life insurance still includes living benefits and conversion options.

— **Expand your reach — help more clients qualify for life insurance coverage.**

Partner with us on your next case!

See how our underwriting can make a difference.

Contact your North American upline today.

1) Age ≤70 retention up to \$10 million and a max table rate Table D/4

2) Parameters \$5 million face amount or higher.

3) Source: Internal data, North American New Business, July 2026.

4) Source: Internal data, North American Underwriting, January 2026.

5) Source: Internal data, North American New Business, January 2026.

Each application is evaluated individually, and approval is not guaranteed. Previous approvals do not constitute a precedent and are not indicative of future outcomes.

Smart Builder IUL³ and Builder Plus IUL⁴ are issued on the state version of policy form P100/ICC22P100 including all applicable endorsements and riders, by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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 application asks about lifestyle and health to determine eligibility in order to avoid a medical exam and/or no lab in specific instances.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.’s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.