

Custom Guarantee® Universal Life

Guaranteed Life Insurance Your Family
Can Depend On - *Consumer Brochure*



North American Company
for Life and Health Insurance
Since 1886

| *Life*



Guaranteed Death Benefit Protection Delivered When Needed

When planning for the future, you want death benefit protection that will be there at any time—regardless of changes that happen along the way. Today, more than ever, guarantees are important. With North American Company's Custom Guarantee universal life insurance policy, what you buy today is what we deliver whenever it's needed. It's important to note that the guaranteed death benefit is subject to premium payment requirements.

KEY BENEFITS	CUSTOM GUARANTEE
Financial Protection	Gain guaranteed death benefit protection when it's needed most.
Protection for unexpected illness	Accelerate a portion of the death benefit when certain conditions are met to help cover the cost of care or other expenses.
Flexibility	Should your needs change, you may exchange your policy to meet your coverage needs.
Control	Customize your policy to meet your needs with available riders and endorsements.

FINANCIAL PROTECTION

When it comes to protecting your financial future, Custom Guarantee provides financial protection with the Extended No Lapse Guarantee,^{1,2} which is automatically included on every policy and extends the no lapse guarantee to any age you choose, even up to age 120. The length of the guaranteed death benefit will depend on the amount and timing of your premium payments.

Additionally, there are no premium payments after age 100, guaranteed.

PROTECTION FOR UNEXPECTED ILLNESS

An unexpected illness or injury can quickly harm your financial future. Custom Guarantee offers accelerated death benefits. These benefits allow a policy owner to receive an advance payment of a portion of the death benefit subject to certain conditions.³ This benefit may not be available in all states. Your agent will be able to advise you if the benefit is available in your state and of the eligibility requirements.

In the event of a disability that leaves you unable to work, the monthly deductions can be waived with the Waiver of Monthly Deductions Rider (may not be available with certain health conditions and is not available in California).

Keep yourself and your loved ones protected from the financial harm these situations may cause.

FLEXIBILITY

Your needs may change over time, so we provide a guaranteed exchange privilege with Custom Guarantee. With this privilege, you can exchange your Custom Guarantee policy to one of North American's universal life insurance products that focuses on cash value accumulation, (products must be available at the time of exchange). The exchange is made without underwriting, so you'll have flexibility even if your health changes.⁴

CONTROL

North American Company understands that your needs are unique. With some life insurance policies, the amount you purchase can change due to circumstances beyond your control, like the economy or the rising cost of insurance. North American Company gives the control back to you! What you buy today will be there, unless YOU decide to change it. Issue ages range from 15 days to 85 years, and you can customize your death benefit guarantee period to the length that you desire—you have the ability to change it by adjusting the timing and amount of your premium payments. And, with the addition of riders, Custom Guarantee allows you to build on your financial protection where you need it most.

Ask your North American Representative about these riders for even more protection:

- Accidental Death Benefit Rider
- Children's Term Insurance Rider
- Guaranteed Insurability Rider
- Waiver of Monthly Deductions Rider

Help give your family financial protection, flexibility, and control.
Put the North American guarantee in your hands today.



North American Company for Life and Health Insurance has been providing quality life insurance products since 1886. As one of the leading life insurance companies in the U.S., we'll make it as easy as possible for you to become one of our insureds. Please visit our Website at www.NorthAmericanCompany.com to find out more about our company.

1 Coverage is guaranteed for 5 years for all issue ages provided the 5-year no lapse guarantee premium requirement is met. If you do not meet the requirement, significantly higher premiums may be necessary to keep the policy in force. Paying a premium that is equal to, but not greater than the 5-year no lapse guarantee premium, will keep the policy in force but may result in a negative or zero account value. By paying only the 5-year no lapse guarantee premium you may be forgoing the advantage of building more cash values.

2 After the 5-year no lapse guarantee period, coverage can be guaranteed to any age up to age 120 through the Extended No Lapse Guarantee. The Extended No Lapse Guarantee ensures that coverage will continue even if the policy's net cash surrender value is insufficient to pay the monthly deductions. This guarantee is provided as long as the sum of the premium guarantee accounts is greater than or equal to the policy debt. The Extended No Lapse Guarantee does not guarantee coverage during the 5-year no lapse guarantee period. The performance of the Extended No Lapse Guarantee is sensitive to the timing of premium payments. You should make sure your premium payments are made on time and consistent with your plan in order to keep the guarantee. By paying only the premium required to satisfy the Extended No Lapse Guarantee, you may be forgoing the opportunity to build more cash values. Restrictions may apply.

3 Accelerated death benefits are subject to eligibility requirements. The actual payment you receive in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. An administrative fee may be required at time of election.

Texas Residents: Receipt of acceleration-of-life-insurance benefits may affect you, your spouse or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.

4 Not available for policy ages 76 and above or if there is an outstanding policy loan. The Cash Surrender Value on the new policy may not be greater than the Cash Surrender Value on the policy being exchanged.

Permanent life insurance requires monthly deductions to pay the policy's charges and expenses, some of which will increase as the insured gets older. These deductions may reduce the cash value of the policy. Current cost of insurance rates and current interest rates are not guaranteed. Therefore, if the planned period premium is not carrying the policy through age 100 via the Extended No Lapse Guarantee provision, additional premium may be necessary to carry the contract longer or to maturity using guaranteed or current rates. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. For costs and complete details, call or write North American Company, Administrative Office, PO Box 5088, Sioux Falls, SD 57117-5088. Telephone: (877) 872-0757.

Custom Guarantee is issued on policy form series LS170; Accidental Death Benefit Rider is issued on form series LR370A; Children's Term Insurance Rider is issued on form series LR456; Guaranteed Insurability Rider is issued on form series LR373A; Waiver of Monthly Deductions Rider is issued on form series LR416B; Accelerated Death Benefit Endorsement - Critical, Chronic and Terminal Illness is issued on form series LR477 or state variations by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Product features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

We're Here For Life®

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