

Guarantee Builder IUL[®]

Indexed Universal Life Insurance with
Long-Term Guarantees - *Consumer Brochure*



North American Company
for Life and Health Insurance
Since 1886

| *Life*



Guarantee Builder IUL[®]

North American's Guarantee Builder IUL is an indexed universal life insurance solution with long-term death benefit guarantees. It provides the potential for strong cash value accumulation with a death benefit guarantee—even up to age 120.¹

BENEFIT	FEATURE
Stability	Death benefit protection along with long-term cash value accumulation plans
Control	Options for accessing cash value through loans, withdrawals and accelerated death benefits in case of illness
Performance	Strong cash value accumulation potential and consumer-friendly design

Stability

Guarantee Builder IUL is indexed universal life insurance that offers guaranteed death benefit protection up to age 120, along with the ability to accumulate cash value.¹

Like other forms of permanent life insurance, your premium payments (minus monthly deductions) can earn interest and grow cash value by linking your policy's interest to a stock market index. Depending on the performance of the selected index, your policy has the potential for strong cash value accumulation. But, because you don't participate directly in the stock market, your cash value remains protected, even if the market goes down. The credited interest rate will never be less than zero percent—guaranteed!

Guarantee Builder IUL also offers an annual reset feature. This feature acts like a ratchet, locking in each year's credited interest rate on the index crediting date so that positive performance cannot be eroded by any market volatility. This means that your accumulated funds cannot lose value due to a downturn in the market.

Control

Guarantee Builder IUL helps you stay in control of your financial plans with access to the cash value of your policy. Whether it's a temporary financial setback, or part of your retirement planning, you have options available to access your policy's cash value through partial withdrawals, variable interest rate loans, and standard loans.²

Want more options? All of North American IUL products offer you 10 index selections to choose from, allowing you to customize a plan that's right for you.

In the event of an unexpected illness, Guarantee Builder IUL offers Accelerated Death Benefits, which allows the policy owner to accelerate a portion of the death benefit when certain conditions are met. These accelerated death benefit proceeds can be used for any purpose you choose, including covering the cost of care or other expenses.³ This feature requires no additional premium at issue.⁴

For more details about these and other riders and endorsements, please visit www.NorthAmericanCompany.com, or ask your North American representative for more information.

Performance

The competitively priced Guarantee Builder IUL offers top-notch protection in the form of its guaranteed death benefit. Combined with a strong cash value accumulation potential and consumer-friendly design features, this product is an ideal solution for 1035 exchanges, legacy building, and estate planning needs.

For more details about how IUL works, talk to your North American representative and refer to the Understanding Indexed Universal Life Insurance brochure.

Enhance your financial protection today while gaining an opportunity for potential cash value growth in the future with Guarantee Builder IUL.



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 After the policy's no lapse guarantee period, coverage can be guaranteed to any age up to age 120 through the Premium Guarantee Rider. Coverage is guaranteed provided the 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 no lapse guarantee premium will keep the policy in force but may result in a negative or zero account value. By paying only the no lapse guarantee premium you may be forgoing the advantage of building more cash values.

2 Policy loans from life insurance policies generally are not subject to income tax, provided the contract is not a Modified Endowment Contract (MEC), as defined by Section 7702A of the Internal Revenue Code. A policy loan or withdrawal from a life insurance policy that is a MEC is taxable upon receipt to the extent cash value of the contract exceeds premium paid. Distributions from MECs are subject to federal income tax to the extent of the gain in the policy and taxable distributions are subject to a 10% additional tax prior to age 59½, with certain exceptions. Policy loans and withdrawals will reduce cash value and death benefit. Policy loans are subject to interest charges. Consult with and rely on your tax advisor or attorney on your specific situation. Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.

3 Subject to eligibility requirements.

4 An administrative fee may be required at time of election of the benefit. The death benefit will be reduced by the amount of the death benefit accelerated. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated.

Unlike conventional life insurance proceeds, amounts payable as accelerated death benefits could be taxable under some circumstances. We recommend that you consult your personal tax advisor prior to electing an accelerated death benefit to assess the tax treatment in your individual circumstances.

Texas Residents: Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's 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 your, your spouse's and your family's eligibility for public assistance.

Indexed universal life 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.

Guarantee Builder IUL is issued on policy form series LS175, Premium Guarantee Rider is issued on form series LR483; or state variations by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.

Life insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The Index Accounts are subject to caps and participation rates. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. 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, One Sammons Plaza, Sioux Falls, SD 57117-5088. Telephone: (877) 872-0757.

We're Here For Life®

www.NorthAmericanCompany.com