

Key Product Design Features

- **Variable Interest Rate Loans** – Capped at 6%, variable interest rate loans show compelling income potential (available in policy year six); standard loans available in the first policy year.
- **Many Index Selections** – With 10 index selections, your clients can build a plan that's right for them.
- **No Funds Required in Fixed Account** – All of the policy cash value can be allocated to the index selections for greater performance potential.
- **Accelerated Death Benefits** – This marketable feature allows acceleration of the death benefit with no additional premium cost (subject to eligibility requirements).²
- **Guaranteed Interest Rate Bonus on Indexed Account** – Helps to boost cash value growth with 0.75% in years 11+.
- **Daily Index Sweeps** – We allocate funds to indexed selections on trading day, upon receipt!³



Product Strengths

- **Cash Value Maximization** – Helps to build cash value growth while offering guaranteed death benefit protection. Cash value can provide emergency funds, surrender value (if needs change), or 1035 money for future product portability.
- **Low Face Amounts** – Guaranteed death benefit coverage as low as \$25,000 for top rate class. May be a terrific solution for 1035 exchanges or those seeking lower death benefit protection.

Marketable Opportunities

- **1035 Exchanges** – May dramatically improve clients' projected performance in building cash value, while maintaining guaranteed death benefit protection.
- **Retirement Planning** – Guaranteed death benefit protection, variable interest rate loans, and high cash value performance help make this product ideal to help supplement retirement income.
- **Trusts⁴** – Provides a guaranteed death benefit and the potential for cash value growth, which offers a trustee an additional element of future control.

Cash value growth potential makes this a great guaranteed death benefit product. Contact Sales Development today at 800-800-3656 ext. 10411 to learn more.

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.

In some situations loans and withdrawals may be subject to federal taxes. North American Company does not give tax or legal advice. Clients should be instructed to consult with and rely on their own tax advisor or attorney for advice on their specific situation.

The net cost of a variable interest rate loan could be negative if the credits earned are greater than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged on variable interest loans. In brief, Variable Interest Rate Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.

Agents offering, marketing, or selling accelerated death benefits for chronic illness in California must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long term care insurance to clients. You must provide clients with the ADBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purpose only, not for conversions.

1. Subject to premium paying requirements.
2. There is no additional Monthly Deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment received in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required each time an election is made. An administrative fee is required at time of election for the Chronic or Terminal Illness benefit. There is no administrative fee when the Critical Illness benefit is elected. Physician certification within the last 12 months for Chronic illness; with the past 12 months of incurring a Specified Medical Condition (Refer to endorsement form LR477 for definition of Specified Medical Condition). Availability varies by state. Subject to eligibility requirements.
3. Trading Day is the day the New York Stock Exchange is open for business.
4. Trusts should only be drafted by an attorney familiar with such matters. Neither North American Company nor its agents give tax advice.

For complete product details, please refer to the Builder IUL Series Marketing Guide. Guarantee Builder IUL is issued on policy form LS175; Premium Guarantee Rider is issued on form series LR483; Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness is issued on form series LR477; Accelerated Death Benefit Endorsement - Chronic Illness is issued on form LR492, California only; Accelerated Death Benefit Endorsement - Critical Illness is issued on form LR498, California only; by North American Company, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

We're Here For Life®

www.NorthAmericanCompany.com