

Life



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# Accelerated Death Benefit Endorsement

Financial protection to help with critical, chronic, and terminal illness

Client brochure for use with universal life and indexed universal life insurance products

INSURANCE PRODUCTS ARE ISSUED BY NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE®



# Financial protection against future medical expenses

Life insurance provides a death benefit to beneficiaries when the insured passes away. But what kind of protection do you have while alive?

Accelerated death benefits through life insurance can provide protection for you while you're still alive, by allowing you to access a portion of the death benefit if you are diagnosed with a qualifying illness.

## How it works

Accelerated death benefits attached to a life insurance policy allow the policyowner to accelerate a portion of the death benefit, in order to use the benefit while still living. The acceleration of the death benefit pays an unrestricted cash benefit when the insured meets the criteria for benefits under the qualifying event as defined in the endorsements. For those who qualify, this benefit is added to your policy at no additional premium at the time of issue. 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. This discount reflects the early payment of the death benefit that is being accelerated. Talk to your agent for specific details.

## Frequently asked questions

### How do I qualify for an accelerated death benefit?

**Critical Illness:** Specific medical conditions that may qualify for the critical illness benefit include heart attack, cancer, stroke, major organ transplant, and kidney failure. The policyowner must file the claim within 12 months of a qualifying event, and a licensed health care practitioner must provide written certification that the insured has incurred a specified medical condition in the past 12 months.

The proposed insured must be covered under an individual, group health insurance policy, health maintenance organization or employer plan providing essential benefits in order to be eligible for the Accelerated Death Benefit Endorsement for Critical Illness.

**Chronic Illness:** Chronically ill means the insured has been certified through a written certification by a licensed health care practitioner within the prior 12 months as:

1. Expected to be permanently unable to perform, for at least 90 consecutive days, without substantial assistance from another person, at least two activities of daily living; or
2. Requiring substantial supervision by another person, to protect oneself from threats to health and safety due to severe cognitive impairment.

Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring.

## Did you know?

Individuals with chronic and mental health conditions make up **90%** of health care expenses in the United States each year.

Source: Center for Disease Control. Confirmed on September 30, 2024, from [https://www.cdc.gov/chronic-disease/data-research/facts-stats/?CDC\\_AAref\\_Val=https://www.cdc.gov/chronicdisease/about/costs/index.htm](https://www.cdc.gov/chronic-disease/data-research/facts-stats/?CDC_AAref_Val=https://www.cdc.gov/chronicdisease/about/costs/index.htm)

Severe cognitive impairment means deterioration or loss of intellectual capacity that is (a) comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia, and (b) measured by clinical evidence and standardized tests that reliably measure impairment in the individual's:

- Short-term or long-term memory;
- Orientation to people, places or time;
- Deductive or abstract reasoning; and
- Judgment as it relates to safety awareness.

**Terminal illness:** One is considered terminally ill if the insured has been certified through a written certification by a physician that the insured has been diagnosed with a medical condition which results in a life expectancy of 24 months or less.

**For complete details regarding the definitions and qualifications of these benefits, please speak with your agent.**

## What tasks are considered activities of daily living?

Activities of daily living are those basic human functional abilities, which measure the insured's ability for self care, to live independently without substantial assistance from another person as described below.

**Bathing** – the ability to wash oneself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower

**Continence** – the ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag)

**Dressing** – the ability to put on and take off all items of clothing and any necessary braces, fasteners, or artificial limbs

**Eating** – the ability to feed oneself by getting food into the body from a receptacle (such as a plate, cup, or table) or by a feeding tube or intravenously

**Toileting** – the ability to get to and from the toilet, getting on and off the toilet, and performing associated personal hygiene

**Transferring** – the ability to move into or out of a bed, chair, or wheelchair

## How much of the policy death benefit can be accelerated?

The lifetime maximum accelerated death benefit per policy is \$2,000,000.

**Critical illness:** The minimum accelerated amount is \$2,500 of the death benefit. The maximum amount per election is 25% of the death benefit at the time of election or \$50,000, whichever is less. The payment will be made in a lump sum. An election can be made for each different qualifying specified medical condition that the insured incurs. Because the death benefit is paid prior to the insured's death, any payment a policyowner receives will be less than the amount of the death benefit that is accelerated. The dollar amount accelerated for critical illness assumes the policy has no outstanding loans. A portion of the accelerated death benefit payment will be used to reduce outstanding loans.

**Chronic illness:** The minimum accelerated death benefit for each claim, except the final election, is 5% of the death benefit on the initial election date or \$50,000, whichever is less. The maximum accelerated death benefit for each claim is 24% of the death benefit on the initial election date or \$480,000, whichever is less. One election is available every 12 months. A new application for election of accelerated benefits must be completed for each election.

**Terminal illness:** The minimum accelerated death benefit amount is 10% of the death benefit or \$100,000, whichever is less on the election date. The maximum the policyowner may accelerate is 90% of the death benefit or \$1,000,000, whichever is less. Only one election per policy can be made for terminal illness.

For complete details regarding these benefits, please speak with your agent.

## Did you know?

An estimated **6.9 million** Americans age 65 and older are living with Alzheimer's dementia in 2024.

Source: Alzheimer's Association 2024 Alzheimer's Disease Facts and Figures. Confirmed on September 30, 2024, from <https://www.alz.org/media/Documents/alzheimers-facts-and-figures.pdf>.

## What effect does acceleration of the death benefit have on the life insurance policy?

The death benefit of the life insurance policy will be reduced by the full amount that is accelerated, prior to the discount. The account value, cash value and loan balance will be reduced by the same proportion as the death benefit. Please note that if the policy has policy debt (i.e., loans against the policy), policy debt will be reduced in proportion to the amount of death benefit accelerated with a portion of the accelerated death benefit payment used to pay down policy debt. 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.

If the policy contains a Premium Recovery Endorsement, the total premiums paid that are used in the determination of the premium recovery value will also be reduced by the same proportion as the death benefit.

During a critical illness or chronic illness election period, the policyowner may not increase or decrease the specified death benefit amount, change the death benefit option, or take withdrawals, however, loans are available.\* If it is a chronic illness final election, loans are no longer available.

**Chronic illness final election** – The final election occurs if all of the eligible death benefit minus the residual death benefit is accelerated. The residual death benefit is equal to 5% of the death benefit on the initial election date, or \$10,000 if greater. At the time of a final election, the benefit payment must first be applied to pay off any outstanding policy debt as policy loans are no longer available. All riders and endorsements, except this endorsement, attached to the policy will terminate, however, any Accidental Death Benefit will not be affected by the acceleration of death benefits under this endorsement.

**Terminal illness** – After a terminal illness election, the policyowner is allowed to increase or decrease the specified death benefit amount or change the death benefit option and take withdrawals and/or loans.\*

## How much does the accelerated death benefit cost?

There is no additional premium at time of issue for the accelerated death benefit feature. However, an administrative fee is required at the time of election for chronic and terminal illness benefits.

## How can these benefits be offered with no additional premium charge?

A payment the policyowner may receive will be less than the amount of death benefit accelerated because the benefit is paid prior to death. Because of the time value of money (present money has a higher value than future money), an actual payment made is discounted from the full death benefit amount accelerated. An actual payment depends on a number of factors such as life expectancy and the interest rate environment at the time of election. A shorter life expectancy and/or a lower interest rate will generally lead to a higher payment.

- For a critical illness election, any payment a policyowner receives will be less than the amount of the death benefit that is accelerated because the benefit is paid prior to the insured's death. All approved claims will receive a payment guaranteed to be 40% of the death benefit amount accelerated (for example, 40% of \$50,000 = \$20,000), less any amounts needed for debt repayments, regardless of the type of specified medical condition, policy age, gender, or underwriting class.

### Did you know?

More than **944,800 Americans** die of heart disease or stroke every year—that's more than 1 in 3 deaths.

Source: Centers for Disease Control and Prevention. Confirmed on September 30, 2024, from <https://www.cdc.gov/chronic-disease/data-research/facts-stats/index.html>

\*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. 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. Consult with and rely on your tax advisor or attorney on your specific situation.

- For a chronic illness election, a payment is discounted based on current interest rates, age at election, death benefit, the account value at election, and the expected mortality for the chronically ill insured.
- For a terminal illness election, a payment is discounted based on current interest rates using an 18-month time period.

## Is it possible to qualify for a life insurance policy, but not the accelerated death benefit feature?

Yes. You will not qualify for critical or chronic illness coverage if your health is rated too far below a “standard” rating, or if you have a specific health condition that requires an extra premium charge known as a “medical flat extra.” If you qualify for life insurance coverage, then the terminal illness accelerated death benefit endorsement will be issued on the policy.

## Do I have to pay premiums after electing a benefit?

When the chronic illness benefit is elected we waive monthly deductions (i.e., cost of insurance and other fees) after paying an accelerated death benefit for a chronic illness. We waive monthly deductions if the death benefit immediately prior to the initial election date does not exceed \$2,000,000 while a chronic illness election is in effect. If the death benefit immediately prior to the initial election date exceeds \$2,000,000 while a chronic illness election is in effect, the monthly deductions will be multiplied by the ratio of (a) divided by (b), where (a) is the specified amount immediately prior to the initial election date minus \$2,000,000 and (b) is the specified amount on the election date. Monthly deductions will stop being waived after the chronic illness election period.

For a terminal illness election, we waive all monthly deductions after paying an accelerated death benefit to the policyowner.

Although we don’t waive monthly deductions for the critical illness accelerated death benefit, we will not allow the policy to lapse for six months immediately following each election. This gives the policyowner time to review finances and make decisions to fit his or her needs. Ongoing premiums will be reduced and would be based on the new, lower death benefit amount.

## When may I elect to receive an accelerated death benefit?

As long as the policy is in effect and a licensed health care practitioner or physician certifies on or after the effective date that the insured meets the qualifications for the benefit as defined in the endorsement, you can elect to accelerate the death benefit.







## Do I have to spend the money on medical-related expenses?

The acceleration of the death benefit pays unrestricted cash benefit when the insured has become chronically ill or otherwise eligible for benefits from a qualified event as defined in the endorsement form. North American does not require you to submit receipts or use the benefit to cover specific costs. See the “Are there tax consequences?” section for details on tax treatment.

## Are there tax consequences?

Since the accelerated death benefits are life insurance proceeds, they are generally tax-free, however there are circumstances that can make them taxable. The payment of accelerated death benefits paid under this endorsement is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. North American does not give legal or tax advice. Please consult with and rely on a qualified legal or tax advisor.

## Are these endorsements the same as long-term care insurance?

No. Accelerated death benefits for critical, chronic, and terminal illness provide a portion of the life insurance policy's death benefit in advance, so the ultimate policy death benefit paid to the beneficiary is reduced. Traditional long-term care insurance can be a standalone policy or optional rider with its own premiums. The money received as an accelerated death benefit can generally be used for any purpose with few limitations or restrictions on benefits. The typical qualified long-term care policy generally has certain restrictions for payment or reimbursement of expenses based on criteria set forth in the policy. For information on the differences between accelerated death benefits for chronic illness and long-term care, please refer to the long-term care comparison chart in this brochure.

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**Talk to your financial professional today  
about these valuable features for your policy!**

## Comparing accelerated death benefits for chronic illness and long-term care insurance

This comparison outlines the differences between chronic illness benefits provided by the Accelerated Death Benefit Endorsement for Chronic Illness that is issued with a life insurance policy by North American and benefits provided by a typical qualified long-term care insurance policy. This overview is intended to help you understand these differences so you and your life insurance agent can determine which may be right for you.

	<b>Accelerated death benefit endorsement for chronic illness</b>	<b>Typical qualified LTC insurance policy (not provided in connection with life insurance)</b>
<b>Description of benefits</b>	An accelerated death benefit advances payment of a portion of the Policy Death Benefit if the insured becomes chronically ill (as defined in the tax law) and satisfies other qualifying conditions. The Accelerated Death Benefit Payment is paid in a lump sum or periodic payments, as chosen by the policyowner, for the 12 month period of the insured's chronic illness. The Accelerated Death Benefit Payment will be less than the portion of the Policy Death Benefit that is accelerated (i.e., the Accelerated Death Benefit) due to the imposition of an actuarial discount and administrative fee.	The typical qualified LTC policy (as defined in section 7702B of the Internal Revenue Code) provides LTC benefits upon the insured's chronic illness. Most qualified LTC policies are designed to pay or reimburse only qualified LTC services. <sup>1</sup> Also, such policies generally pay LTC Benefits only if the insured is confined in certain types of facilities (such as a nursing home or assisted living facility) or is receiving home care from providers that satisfy criteria set forth in the policies.
<b>Qualifying conditions for benefit payment</b>	A Licensed Health Care Practitioner (as defined in the tax law) must certify that:  (1) The insured is expected to be permanently unable to perform, for at least 90 consecutive days, without Substantial Assistance <sup>2</sup> from another person, at least 2 Activities of Daily Living <sup>3</sup> (ADLs); OR (2) The insured requires Substantial Supervision <sup>4</sup> by another person to protect oneself from threats to health and safety due to Severe Cognitive Impairment. <sup>5</sup>	The qualifying event for receipt of benefits under typical qualified LTC insurance policies is similar to that described for the Accelerated Death Benefit Endorsement. Such policies usually do not require the condition to be permanent. However, they typically provide benefits only to the extent of expenses actually incurred for qualified LTC services. Also, benefits generally are available only if the insured is confined to certain facilities or receiving home care from providers that satisfy criteria set forth in the policies. It is necessary for the policy owner to submit proof with respect to these costs. (Some qualified LTC policies pay an indemnity benefit that does not reimburse specified costs for qualified LTC services, but such policies are less common and generally more costly.)
<b>Underwriting</b>	North American will only issue the life insurance policy based on an acceptable underwriting record with respect to the insured's health. Also, a supplemental application relating to coverage of chronic illness will be required to determine eligibility for this benefit at the time of the application for life insurance.	The insured's health is underwritten specifically for factors that might affect LTC need. Results can affect premiums or cause the insurer to decline to issue the coverage.
<b>Amount of benefits</b>	The maximum Accelerated Death Benefit for each claim (based on a certification of chronic illness) is the smaller of 24% of the Policy Death Benefit on the Initial Election Date or \$480,000. The Accelerated Death Benefit Payment is the present value of the Accelerated Death Benefit (i.e., Policy Death Benefit that is being accelerated). An actuarial discount based on mortality, interest and other factors will be applied, so that the amount of the Accelerated Death Benefit Payment will be less than the reduction in Policy Death Benefit resulting from such payment. The maximum Accelerated Death Benefit that can be requested is \$1,000,000.	Under typical qualified LTC policies, a daily maximum benefit amount and maximum lifetime benefit for coverage may be selected at the issuance of the policy, and the policy is priced accordingly. For example: a policy may provide a daily benefit of \$150/day for 36 months. Prospective policyowners must be offered an inflation protection option for a separate charge that, if selected, increases daily and lifetime benefit maximums to keep up with increases in the cost of care.
<b>Elimination period</b>	The endorsement does not impose an elimination period.	Qualified LTC policies vary with respect to whether they impose an elimination period requirement. An elimination period or "waiting period" is the period of time you must wait before receiving benefits after you qualify for care and otherwise are eligible to receive benefits. Elimination period options are generally 0, 30, 90 or 100 days. For policies that include elimination periods, expenses incurred during the elimination period are not reimbursable.
<b>Cost</b>	There is no additional premium to have the endorsement available on your life insurance policy. If you choose to elect an Accelerated Death Benefit, an administrative fee will apply when the Accelerated Death Benefit Payment is made. Also, the actual benefit payment received in connection with any acceleration (i.e., the Accelerated Death Benefit Payment) will be reduced by an actuarial discount and thus will be lower than the amount by which the Policy Death Benefit is reduced.	Premiums vary widely based on the daily maximum benefit, maximum benefit coverage period, inflation protection, or other options.
<b>Taxation of benefits</b>	Under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)), accelerated benefits due to an insured's chronic illness generally are excludable from income for federal tax purposes, and thus such benefits generally are not subject to income tax. <sup>6</sup> This favorable income tax treatment applies only to the extent of the tax law's "per diem limitation," which typically equals an inflation-indexed amount published by the IRS each year. The endorsement provides Accelerated Death Benefit Payments that generally are intended to receive favorable tax treatment to the extent of the per diem limitation under Section 101(g). Certain exceptions apply, however, where this favorable treatment does not apply (e.g., in the case of certain policies purchased in a business context or where a policy has been sold).	Where a qualified LTC policy reimburses expenses incurred for qualified LTC services, benefits usually will be excludable from income under Section 104(a)(3) of the Internal Revenue Code (26 U.S.C. Sec. 104(a)(3)). Where a policy provides indemnity benefits (i.e., that do not reimburse specific expenses), benefits generally are excludable from income to the extent of the per diem limitation.
<b>Benefit Proceeds</b>	Accelerated death benefits pay an unrestricted cash benefit that can be used for anything when the insured has become chronically ill or otherwise eligible for benefits from a qualified event. Accelerated Death Benefits for Chronic Illness eligibility is not conditioned on the receipt of LTC services.	A Qualified LTC policy pays a benefit which must be used for qualified LTC services.
<b>Effect on death benefit and other policy values</b>	The Policy Death Benefit is reduced by the Accelerated Death Benefit that is requested. Since the death benefit is being paid early, the portion of the Policy Death Benefit that is accelerated will be discounted and reduced, so that the Accelerated Death Benefit Payment paid will be less than the reduction in the Policy Death Benefit that occurs due to such payment. The Policy's cash value and loan balance will be reduced on a pro rata basis (based on the percentage reduction in the Policy Death Benefit). If the Policy remains in force, any remaining Policy Death Benefit that is not accelerated will be paid to the beneficiary upon due proof of death of the insured. For example, if a Final Election of an Accelerated Death Benefit under the endorsement occurs, a residual Death Benefit will be paid to the beneficiary in a lump sum upon due proof of death of the insured.	Qualified LTC policies usually have no death benefit or cash value. For an additional premium charge, some policies provide a return of premium benefit upon the insured's death (and in rare cases upon policy surrender).

**AN ACCELERATED DEATH BENEFIT FOR CHRONIC ILLNESS IS NOT LONG-TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG-TERM CARE INSURANCE.**

**This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).**

Payment of accelerated death benefits paid under this endorsement is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code.

The acceleration of the death benefit pays unrestricted cash benefit when the insured has become chronically ill or otherwise eligible for benefits from a qualified event.

**Prior to electing to buy the Accelerated Death Benefit, you should seek assistance from a qualified tax adviser. Receipt of Accelerated Death Benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to buy an Accelerated Death Benefit, you should consult with the appropriate social services agency concerning how receipt of Accelerated Death Benefits may affect that eligibility.**

A comparison between the benefits provided by life insurance policies, riders/endorsements that contain accelerated death benefits and the benefits provided by Long Term Care insurance.

1. Qualified Long-Term Care Services are defined by the IRS as: necessary diagnostic, preventative, therapeutic, curing, treating, mitigating, rehabilitative services and maintenance and personal care services required by a chronically ill individual and provided pursuant to a plan of care prescribed by a licensed health care practitioner. Source: Internal Revenue Code § 7702B(c)(1).

2. Substantial Assistance – means hands-on assistance and standby assistance. Hands-on assistance means the physical assistance of another person without which the individual would be unable to perform the ADL. Standby assistance means the presence of another person within arm's reach of the individual that is necessary to prevent, by physical intervention, injury to the individual while the individual is performing the ADL (such as being ready to catch the individual if the individual falls while getting into or out of the bathtub or shower as part of bathing, or being ready to remove food from the individual's throat if the individual chokes while eating).

3. Activities of Daily Living – are the following basic human functional abilities which measure the Insured's ability to live independently without substantial assistance from another person: eating, bathing, continence, dressing, toileting, and transferring.

4. Substantial Supervision – means continual supervision (which may include cuing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired individual from threats to his or her health or safety (such as may result from wandering).

5. Severe Cognitive Impairment – means a loss or deterioration in intellectual capacity that is (a) comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia, and (b) measured by clinical evidence and standardized tests that reliably measure impairment in the individual's short-term or long-term memory, orientation as to people, places, or time, deductive or abstract reasoning, and judgment as it relates to safety awareness.

6. Neither North American nor its agents give tax advice. Any statements relating to taxes contained herein cannot be relied upon for any purpose, including for avoiding penalties under the Internal Revenue Code.

Prior to electing to buy the Accelerated Death Benefit, you should seek assistance from a qualified tax adviser. Receipt of Accelerated Death Benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to buy an Accelerated Death Benefit, you should consult with the appropriate social services agency concerning how receipt of Accelerated Death Benefits may affect that eligibility.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Payment of Accelerated Death Benefits for chronic illness paid under the endorsement is intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Accelerated death benefit payments due to chronic illness are subject to limits imposed by the federal government and any amounts received in excess of these limits are includible in gross income. Clients should seek assistance from a qualified tax adviser for assistance with any questions they may have.

The acceleration of the death benefit pays unrestricted cash benefit when the insured has become chronically ill or otherwise eligible for benefits from a qualified event.

Accelerated Death Benefit Endorsement for Terminal Illness LR50604, Accelerated Death Benefit Endorsement for Chronic and Terminal Illness LR50704, Accelerated Death Benefit Endorsement for Critical Illness LR498, and Premium Recovery Endorsement LR511, (riders/endorsements) are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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