









ADDED PROTECTION. NO ADDED PREMIUM.



Critical & Chronic Illness Benefits available soon on **ADDvantage[®] term life insurance!**

North American is reaching new heights with ADDvantage term life insurance. In addition to terminal illness, ADDvantage term will soon **include critical and chronic illness** accelerated death benefits.¹ And the best part, **accelerated death benefits** are included with **no additional premium!**² ADDvantage term offers:

 Living Benefits	 Competitive Rates	 Convertibility	 Easy Process
 <p>Accelerated death benefits for critical, chronic, and terminal illness.</p> <p>Access to a portion of the death benefit when diagnosed with a qualifying illness. Funds can be used as your client chooses.</p>	 <p>Low rates!</p> <p>Choose term length – 10, 15, 20, or 30 years.³</p>	 <p>Policy conversions without additional underwriting.⁴</p> <p>Convertible to most available permanent plans.⁴</p>	 <p>Offered on SimpleSubmit[®]</p> <p>Available with WriteAwaySM underwriting.</p>

Questions? Contact sales development: 800-800-3656 ext. 10411

1. Subject to eligibility requirements.
2. An administration fee is required at time of election of an accelerated death benefit. The face amount will be reduced by the accelerated death benefit amount. Since benefits are paid prior to death, a discount will be applied to the face amount accelerated. As a result, the actual amount received will be less than the amount of face amount accelerated.
3. Premiums are guaranteed to remain level for the initial 10, 15, 20, or 30-year period. After the premium guarantee period, premiums will increase annually but will never exceed the guaranteed Annual Renewal Premium.
4. Subject to the terms of the policy.

ADDvantage term is issued on policy form series LS174; Accelerated Death Benefit Endorsement for Term Life for Terminal Illness (form series LR506), Accelerated Death Benefit Endorsement for Term Life for Chronic and Terminal Illness (form series LR507), Accelerated Death Benefit Endorsement for Term Life for Critical, Chronic, and Terminal Illness (form series LR508) respectively, by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Restrictions and limitations may apply.

We're Here For Life[®]

northamericancompany.com