

# Here for you today and tomorrow

As the world navigates the current pandemic, you may have questions coming to mind about your financial future as you see the impact in your community or own life.

*How long will this situation last?*

*Will my life insurance company still be able to fulfill its commitment to me?*

*Will I lose the cash value my policy has built?*

Those are good questions that I hope to answer to provide additional clarity during this time. Even though the future may feel unclear, you can rest assured in your decision to trust North American.



## Protection.

Regardless of the life insurance policy type, North American is committed to fulfilling the death benefit payment when your beneficiaries might need the financial protection the most.

If you're keeping your eye on the zig-zag of the market, remember that indexed universal life insurance policies through North American offer downside protection from a volatile market.



## Stability.

North American has made it through challenging times and emerged stronger over the course of its 130+ year history. You can count on the strong coverage you have selected from a company that has consistently received A+ reviews from top rating agencies.<sup>1</sup>



## Flexibility.

Whether it's an accelerated death benefit payment while you're living, a claim from a loved one passing away, or converting an existing policy when your needs change, your life insurance policy offers flexibility to fit life's circumstances.

There is currently no COVID-19 exclusion impacting the payment of death benefits or accelerated death benefits.<sup>2</sup>

*As your financial professional independently contracted with North American, I'm here to answer any other questions or concerns that may be coming to mind during this time. Please feel free to contact me about your current policy or with questions about future protection. I'm here for you, today and tomorrow.*

Independent Agent

**Phone:**

**Email:**

1. A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its obligations to policyholders. A+ is the second highest rating out of 15 categories and was affirmed for North American as part of Sammons Financial Group on August 7, 2019. For the latest rating, access [www.ambest.com](http://www.ambest.com).

A+ (Stable) Rated by Fitch Ratings, a global leader in financial information services and credit ratings, on April 9, 2020, assigned an Insurer Financial Strength rating of A+ Stable for North American. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization and strong operating profitability supported by strong investment performance. For more information, read the [Fitch Ratings report](#).

S&P Global Ratings awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on August 14, 2019 to North American as a member of Sammons® Financial Group, Inc. The "A+" (Strong) rating is the fifth highest out of 22 available ratings as a member of Sammons® Financial Group, Inc.

2. Proof of the qualifying event will still be required as described in the policy. Any death that occurs during the contestable period requires a routine contestable investigation, as defined by the incontestability terms in the policy. An investigation includes the review of multiple variables (including accuracy of information presented on the application, policy provisions and applicable state laws, rules and regulations). North American does not provide legal advice. If you have specific questions with regard to state laws, we recommend that you discuss those with your own independent legal counsel. Accelerated death benefits are subject to eligibility requirements as stated in the policy.

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 for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Telephone: 877-872-0757

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.

Sammons Financial<sup>SM</sup> is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance.® Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.®

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*.

Insurance products and Accelerated Death Benefit Endorsements, including all applicable endorsements and riders, are issued 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. Limitations or restrictions may apply.