

## Life Insurance for *Real Life*.

Life insurance illustrations look good on paper. But real life doesn't always fall into place exactly like that. Financial situations can change, medical surprises come up, and as we're finding more and more – clients can outlive their policy illustration. Offer your clients a life insurance policy that's built to handle real life challenges.

North American's indexed universal life insurance (IUL) comes with features that allow your clients to adapt their policy to their needs, instead of the other way around. With features like the ability to switch between loan types<sup>1</sup>, living benefits,<sup>2</sup> and no premium payments beyond age 100, North American's IUL is life insurance made for real life.

***Talk to us today to learn more about these client-friendly IUL features.***

### North American Company – Putting the Puzzle Pieces Together

- **Financial Strength** – Consistent ranking among the best in the industry with A+ ratings from A.M. Best (superior), S&P Global Ratings (strong), and Fitch Ratings (stable).<sup>3</sup>
- **Defined Market** – Strategic concentration on a niche of business including: ages 25 to 70, face amounts of \$25,000 to \$5,000,000, and Best Class to Table 4 ratings.
- **Competitive Products** – Comprehensive portfolio includes indexed universal life, universal life, and term products.
- **Private Ownership** – Allows us to make decisions for the long term, rather than conforming to the competitive landscape or financial pressures.
- **Underwriting** – Fast, fair, and consistent.
- **Partnership** – Mutual commitment to growth, with a focus on tactical plans, dedicated support, and other exclusive Partner benefits for your business.

**Complete the puzzle and help grow your sales with North American!**  
**Contact Sales Development at (800) 800-3656 ext. 10411 today.**



<sup>1</sup> Remaining balance will be transferred to new loan.

<sup>2</sup> Subject to eligibility requirements. Availability may vary by state and product.

<sup>3</sup> 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 Company as part of Sammons Financial Group on July 6, 2017. For the latest rating, access [www.ambest.com](http://www.ambest.com). S&P Global Ratings awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on October 19, 2016 to North American Company, as part of Sammons Financial Group. The "A+" (Strong) rating is the fifth highest out of 22 available ratings.

Fitch Ratings, a global leader in financial information services and credit ratings, on May 2, 2017, 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.

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.

***We're Here For Life***<sup>®</sup>

[www.NorthAmericanCompany.com](http://www.NorthAmericanCompany.com)