Life

NOT FOR USE IN CALIFORNIA OR OREGON

NORTH AMERICAN®
A Sammons Financial Company

North American Company for Life and Health Insurance®

Riders guide

Riders available for our **ADDvantage® Term**, **Smart Builder® IUL 3**, **Builder Plus IUL® 4**, and **Protection Builder IUL® 2**.

Riders guide

Unfortunate events can alter your clients' financial future. There is a way, though, to help protect their plans. As you know, life insurance provides a death benefit to help with the financial protection of loved ones upon death. But life insurance offers many other benefits. This guide helps explain the riders available on North American's ADDvantage® Term, Smart Builder® IUL 3, Builder Plus IUL® 4, and Protection Builder IUL® 2 for an additional charge, which your clients may be able to utilize while they are alive.

	ADDvantage® Term	Smart Builder® IUL 3	Builder Plus IUL® 4	Protection Builder IUL® 2
Accidental Death Benefit Rider		✓	✓	✓
Children's Term Life Insurance Rider	✓	✓	✓	✓
Flexible Benefit Rider		✓	✓	✓
Guaranteed Insurability Rider		✓	✓	✓
Premium Guarantee Rider (PGR)				✓
Waiver of Monthly Deductions Rider		✓	✓	✓
Waiver of Surrender Charge Option Rider		✓		
Waiver of Term Premium Disability Rider	✓			

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RIDERS AT-A-GLANCE

	Accidental Death Benefit Rider	Children's Term Life Insurance Rider
Product availability	Smart Builder IUL 3, Builder Plus IUL 4, Protection Builder IUL 2	ADDvantage Term, Smart Builder IUL 3, Builder Plus IUL 4, Protection Builder IUL 2
Rate class availability	Table D or better. Available at issue only.	No rating restrictions on primary insured. Child must be standard rating class.
Description	Provides additional death benefit for the insured if death was a direct result of accidental bodily injury, independent of disease or bodily or mental illness or any other cause, and occurs within 180 days from the date of the injury and the injury occurs while the policy and this rider were in effect.	Provides level term insurance on the life of each child the insured has. If proof of death is received while the rider is in effect, the specified death benefit will be paid out to the beneficiary. The death must occur while the child is at least 15 days old and before the policy anniversary following the child's 25th birthday.
Issue ages	5 to 60 years	Primary insured 18 to 55 years; child ages 15 days up to 18 years (age last birthday)
Maturity or expiration	Expires on the policy anniversary following the insured's 70th birthday or on the expiry date of the policy, if earlier.	Policy anniversary following child's 25th birthday or insured's age 65.
Minimum amount	$1,000	$5,000
Maximum amount	Lesser of twice the face amount of the policy or $250,000	$25,000
Rider details	• No benefit increases or decreases allowed • Available on all death benefit options • If the insured has a table rating or any flat rate extra, an Accidental Death Benefit Rider multiplier will be applied to the cost of the rider. Specific exclusions apply. Refer to rider form for complete details.	• Can be added or deleted at any time (subject to insurability) • The child, named in the application for insurance, was born to, adopted by, or is a stepchild of the insured • The child is less than 19 years old on the rider effective date • No increases are allowed after issue of the base policy Conversion to permanent policy: • The policy anniversary following the insured child's 25th birthday; or • The policy anniversary when the insured's policy age is 65; or • On or after the later of the fifth policy anniversary and the insured child's 18th birthday • Minimum conversion amount per child is $25,000 and maximum is $50,000. Any additional child that was not born to, adopted by, or is a stepchild of the insured on the rider effective date is considered an insured child if such child meets any of the following requirements: 1. The child is born to the insured after the rider effective date OR 2. The child is adopted by the insured after the rider effective date and the child is less than 19 years old at the time of the adoption OR 3. The child becomes a stepchild of the insured after the rider effective date and the child is less than 19 years old at the time of the insured's marriage. (For purposes of this rider, marriage includes civil unions, domestic partnerships, or any other arrangement recognized by the insured's state of residence as a legal union. A stepchild is a child born to or adopted by the insured's spouse before the insured's marriage, whom the insured has not legally adopted.)

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<table>
<tr><th></th><th>Flexible Benefit Rider</th><th>Guaranteed Insurability Rider</th></tr>
<tr><td>Product availability</td><td>Smart Builder IUL 3, Builder Plus IUL 4, Protection Builder IUL 2</td><td>Smart Builder IUL 3, Builder Plus IUL 4, Protection Builder IUL 2</td></tr>
<tr><td>Rate class availability</td><td>Table D or better. Available at issue only.</td><td>Standard or better. No substandard ratings or flat extras. Available at issue only.</td></tr>
<tr><td>Description</td><td>The FBR provides a disability benefit while current costs of insurance and expense charges are being waived, but not beyond age 65. It is available only on the primary insured and when Waiver of Monthly Deductions Rider is included. It is designed to be used to complete a savings program in the event of disability.</td><td>Provides the option to increase death benefit coverage by a specified amount without evidence of insurability on the policy anniversaries nearest the insured's specific ages identified as outlined by the rider.
Available with all death benefit options.</td></tr>
<tr><td>Issue ages</td><td>18 to 59 years</td><td>15 days to 35 years</td></tr>
<tr><td>Maturity or expiration</td><td>The rider terminates on the earliest of the anniversary following the insured's 65th birthday, or the date the policy is terminated.</td><td>Expiry age of the rider is 40.</td></tr>
<tr><td>Minimum amount</td><td>$10 per month</td><td>$5,000</td></tr>
<tr><td>Maximum amount</td><td>$500 per month or the Guideline Level Annual Premium (under Option 1) divided by 12, whichever is less.</td><td>$25,000</td></tr>
<tr><td>Rider details</td><td>While this Rider is in effect and subject to the terms and conditions described in this Rider, the monthly benefit will be deposited into the Policy Account Value for each complete month the Insured is Totally Disabled.
The period of time during which we deposit the monthly benefit is determined as follows:
1. If total disability begins before age 60, we will deposit the monthly benefit for each policy month. If total disability extends to age 65, we will deposit the monthly benefit regardless of disability status.
2. If total disability begins on or after age 60, we will deposit the monthly benefit up to age 65.
In order to receive the benefit, notice of claim must be received at our Administrative Office not more than one year after the beginning of Total Disability. Proof of claim must be received at our Administrative Office within 3 months. We will then retroactively deposit monthly benefits into the Policy Account Value for the period of time the Insured was Totally Disabled following the date the Insured's Total Disability began.</td><td>Regular increase option dates on the policy anniversary nearest:
<table>
<tr><th>Issue age years</th><th>Options available</th><th>Regular option ages</th></tr>
<tr><td>15 days - 21</td><td>7</td><td>22, 25, 28, 31, 34, 37, 40</td></tr>
<tr><td>22 - 24</td><td>6</td><td>25, 28, 31, 34, 37, 40</td></tr>
<tr><td>25 - 27</td><td>5</td><td>28, 31, 34, 37, 40</td></tr>
<tr><td>28 - 30</td><td>4</td><td>31, 34, 37, 40</td></tr>
<tr><td>31 - 33</td><td>3</td><td>34, 37, 40</td></tr>
<tr><td>34 - 35</td><td>2</td><td>37 & 40</td></tr>
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To exercise an option, the insured must send a written request within 90 days prior to the regular option date or within 90 days following an alternate option date. If the insured exercises an option, it is subject to the following:
1. Proof of right to exercise an alternate option date.
2. The effective date of the increase amount will be the option date on which the insurance is requested. The monthly deduction for an increase amount will begin on the effective date.
3. An option not used on its option date will expire. This expiration will not affect later option dates.
4. If the policy to which this rider is attached includes a Waiver of Monthly Deductions Rider, the additional insurance may include such rider, if the insured requests it and if the insured is not totally or permanently disabled when applying for the additional insurance. When not included on this policy, we must consent to a Waiver of Monthly Deductions Rider.
If an alternate date would occur after the 28th calendar day of a month, the alternate option date will be the monthly anniversary next following our receipt of your written request.</td></tr>
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	Waiver of Monthly Deductions* Rider	Waiver of Surrender Charge Option Rider
Product availability	Smart Builder IUL 3, Builder Plus IUL 4, Protection Builder IUL 2	Smart Builder IUL 3
Rate class availability	Table D or better. Available at issue only.	All rate classes. Available at issue only.
Description	We waive the monthly deduction while the Insured is totally disabled and according to the following: 1. If total disability begins before age 60, we will waive the monthly deduction for each policy month. If total disability extends to age 65, we will waive all further monthly deductions regardless of disability status. 2. If total disability begins on or after age 60, we will waive the monthly deduction up to age 65.	Election of this option removes all surrender charges that are normally applied on surrenders and partial withdrawals.
Issue ages	18 to 59 years	18 to 79 years
Maturity or expiration	The rider terminates on the earliest of the anniversary following the insured's 65th birthday, or the date the policy is terminated.	N/A
Minimum amount	N/A	$100,000
Maximum amount	$5,000,000	N/A
Rider details	Immediate written notice must be given to North American once the insured has recovered from the disability. Any Monthly Deductions missed following the date of recovery will retroactively be deducted on the Monthly Anniversary following the date on which we become aware of the insured's recovery from Total Disability. Total Disability is defined as the insured is unable to engage for gain or profit in any occupation for which the insured is or could become qualified by reason of education, training, or experience. Being a homemaker or student is considered engaging for gain or profit in an occupation. Total disability is presumed if the insured suffers total and permanent loss, while the rider is in force, of the following: - Sight in both eyes; - Use of both hands; - Use of both feet; - Use of one hand and one foot. Total disability must begin while this rider is in effect. **Requirements for Disability** For approval of a claim for benefits under this rider, the following must take place: 1. The client must send the company proof of the disability 2. The disability must have continued for six consecutive months 3. The insured is totally disabled	In order to qualify for this option, you must select this option on the application before underwriting begins. Surrender charges will still apply if the policy is surrendered as a 1035 exchange to another company (except in FL where we will waive surrender charges on these exchanges). A decrease charge will be assessed if a reduction in the policy face amount is requested during the waiver of surrender charge period. However, if a partial withdrawal results in a reduction of the face amount, the decrease charge will be waived. There is an additional monthly charge for this option which varies by issue age and underwriting class. Commission option C, asset-based trails, is required when the Waiver of Surrender Charge Option Rider is selected. If a full surrender or lapse occurs in policy year one, 100% of the compensation paid will be charged back.

	Premium Guarantee Rider	Waiver of Term Premium Disability Rider
Product availability	Protection Builder IUL 2	ADDvantage Term
Rate class availability	All rate classes. Must be selected at time of application.	Table H or better. Available at issue only.
Description	This Rider can only be added at issue. This Rider can be added to extend the guarantee up to age 120. If, on any Monthly Anniversary after the No Lapse Guarantee Period, the Premium Guarantee Account (referred to as PGA) is greater than or equal to the Policy Debt, then the Policy will not enter the Grace Period, even if the Net Cash Surrender Value is insufficient to pay the Monthly Deduction. This Rider does not prevent the Policy from entering the Grace Period during the No Lapse Guarantee Period. The Premium Guarantee Account (PGA) will be used to determine if the Premium Guarantee Rider remains in effect. As long as PGA, less loans, is positive or zero, and the policy is beyond the initial NLG period, the policy stays in force even if the Net Cash Surrender Value is insufficient to pay the Monthly Deduction.	If total disability begins before policy age 60, this rider waives the payment of each premium that becomes due after 180 consecutive days of total disability while the insured continues to be totally disabled. **OR** If total disability begins on or after policy age 60, this rider waives the payment of each premium that becomes due after 180 consecutive days of total disability while the insured continues to be totally disabled for the longer of the period of time prior to the policy anniversary on which the insured reaches policy age 65 or a period of two years.
Issue ages	15 days - 79 years	18 to 59 years (age nearest)
Maturity or expiration	N/A	65
Minimum amount	Same as the policy face amount.	N/A
Maximum amount	Same as the policy face amount, except for ages 0-17, the maximum face amount when the rider is elected is $999,999.	$5,000,000
Rider details	The policy may be kept in effect as a result of this rider, even if the policy's account value has a negative balance. We will not credit or charge interest on this negative balance. Monthly deductions will continue to be made and will be deducted from the negative balance. If the conditions in the "Description" section above have not been satisfied and the policy's net cash surrender value is negative, the policy's grace period may begin, as described in the policy. The premium guaranteed account (PGA) is used only for the purpose of determining whether the conditions described in the "Description" section above have been satisfied. They do not represent an independent dollar value that can be accessed by the policyowner. Further, they do not affect the calculation of the actual policy's account value, net cash surrender value or any other value of the policy.	Specific exclusions apply. Refer to rider form. Notification to North American is required when the insured recovers from total disability. Premiums which become due after recovery from total disability are payable under the terms of the policy. Totally disabled and total disability are defined as the insured being be unable to perform the principal duties of their own occupation during the first 24 months after total disability begins. After 24 months, the insured is unable to perform the duties of any occupation for which the insured is qualified by reason of education, training, or experience. For the purposes of this rider, occupation includes full-time student and homemaker. The total and irrevocable loss of one of the below while this rider is in effect will be regarded as total disability whether or not they prevent the insured from engaging in any occupation or business: - Sight in both eyes; - Use of both hands; - Use of both feet; - Use of one hand and one foot. Total disability must begin while this rider is in effect. The premium will not be waived for total disability beginning on or after policy age 65.

ADDvantage Term (policy form series LS174), or appropriate state version including all applicable endorsements and riders, is issued by North American Company for Life and Health Insurance®, West Des Moines, IA. Products, features, endorsements, riders or issue ages may not be available in all states and jurisdictions. Limitations or restrictions may apply.

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