

# ADDvantage<sup>®</sup> Term

Value that delivers



North American Company for Life and Health Insurance<sup>®</sup>

## Hypothetical example

**ADDvantage Term 30-Year**  
 Female, Age 50, Preferred Plus  
 \$1,000,000 Death Benefit  
**\$2,355** Annual Premium



This case could be completed in  
**3 business days**

– submitted to approved –  
 with North American's

**WriteAway<sup>®</sup> accelerated underwriting**

Source: North American underwriting department, October 1, 2025.

Plus, using eDelivery, this case can be  
 delivered 5 days faster, compared  
 to traditionally mailed policies.

## Fully convertible

North American's ADDvantage Term is **fully convertible to a powerful portfolio of competitive permanent products, subject to the terms of the policy.**

- Convertible to **any** of North American's currently available permanent products<sup>1</sup> – not a special product just for conversions!
- No additional underwriting and no proof of insurability required<sup>1</sup> – a preferred class stays a preferred class!
- Conversion period for the majority of the level term period or age 70, whichever comes first.<sup>2</sup>

## Accelerated Death Benefit Endorsement

**No extra premium required<sup>3</sup>**

Would your clients need to liquidate assets to help pay for the high cost of a critical, chronic or terminal illness? ADDvantage Term could help mitigate that risk.



**Critical illness**



**Chronic illness**



**Terminal illness**

**Critical illness is not available on ADDvantage Term in California.**

# A+

A.M. Best<sup>4</sup>  
 S&P Global Ratings<sup>5</sup>  
 Fitch Ratings<sup>6</sup>

1. Subject to the terms of the new policy.

2. There are some restrictions based upon the age of the insured at policy issue, but the conversion period is never less than five years. Conversions are allowed according to the following schedule: **10-year term length:** the earlier of 7 years or age 70, **15-year term length:** the earlier of 12 years or age 70, **20-year term length:** the earlier of 15 years or age 70, **30-year term length:** the earlier of 20 years or age 70. The conversion period is never less than 5 years regardless of issue age.

3. Subject to eligibility requirements. 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.

4. 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 13, 2025. For the latest rating, access [www.ambest.com](http://www.ambest.com).

5. S&P Global Ratings awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on May 15, 2025, to North American, as part of Sammons Financial Group. The "A+" (Strong) rating is the fifth highest out of 22 available ratings.

6. Fitch Ratings, a global leader in financial information services and credit ratings, on June 17, 2025, 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](#).

Hypothetical examples and illustrations are not intended to predict future performance. The use of alternate assumptions could produce significantly different results. Illustrations are not complete unless all pages are included.

ADDvantage Term is issued on policy form LS174 or state variation, including all applicable endorsements and riders 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 jurisdictions. Limitations or restrictions may apply.

**Agents offering, marketing, or selling accelerated death benefits for chronic illness in California must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long-term care insurance to clients. You must provide clients with the ADBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purposes only, not for conversions.**

Sammons Financial<sup>®</sup> is the marketing name for Sammons<sup>®</sup> 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.