

Life insurance is not a one-size-fits-all solution, so North American offers you several benefit options to tailor your policy to your needs. Here you will find the riders and endorsements that may be added to your life insurance policy to help meet your financial protection needs.

Several riders and endorsements are automatically included with your policy at no additional premium cost, while others require additional premium to be paid. Riders and endorsements are subject to product and state availability. Be sure to consult with your North American representative to learn about product availability and for more detailed information.

### Available riders and endorsements can be found in the following product categories.

- Indexed Universal Life Insurance
- Universal Life Insurance
- Term Life Insurance
- Survivorship GIUL Indexed Universal Life Insurance

## Indexed Universal Life Insurance

Below are several riders and endorsements that are available with our indexed universal life insurance products.

- **Accelerated Death Benefits<sup>1</sup>**  
Depending on qualification and availability, we offer options that allow a policyowner to use a portion of the death benefit when certain conditions are met to help cover living needs. Your North American representative will be able to advise you of the eligibility requirements. Benefits vary by product and state.
- **Accidental Death Benefit Rider**  
This rider provides additional benefit if death is caused by an accidental bodily injury and occurs within 90 or 180 days of the injury. This rider may not be available with certain health conditions or hazardous sports. The rider must be elected at issue and is subject to age and underwriting requirements. Please see your representative for more information.
- **Children's Term Insurance Rider**  
This rider allows you to add term life insurance coverage on all children, natural or legally adopted, who are at least 15 days old and less than 20 years old.
- **Guaranteed Insurability Rider**  
With the Guaranteed Insurability Rider you may purchase additional insurance without providing evidence of insurability. You may only purchase additional insurance on the Regular Option Dates and the Alternate Option Dates. The rider must be elected at issue and is available for issue ages 15 days to 40 years.
- **Waiver of Monthly Deductions Rider**  
**Not Available in California**  
The Waiver of Monthly Deductions Rider waives monthly charges, monthly loads, administrative fees, and any other rider charges after the insured has been totally disabled for six months with certain age requirements. This rider may not be available with certain health conditions.
- **Premium Guarantee Rider**  
**Available on Guarantee Builder IUL<sup>®</sup>**  
With this rider, you can extend the death benefit guarantee period beyond the initial period to your choice of age or length of time up to age 120.2 (If the premium requirements of the Premium Guarantee Rider are not met, significantly higher premiums may be necessary to keep the policy in force.)



## U n i v e r s a l   L i f e   I n s u r a n c e

Below are several riders and endorsements that may be available with our universal life insurance products.

- **Accelerated Death Benefits<sup>1</sup>**

Depending on qualification and availability, we offer options that allow a policyowner to use a portion of the death benefit when certain conditions are met to help cover living needs. Your North American representative will be able to advise you of the eligibility requirements. Benefits vary by product and state.

- **Accidental Death Benefit Rider**

This rider provides additional benefit if death is caused by an accidental bodily injury and occurs within 90 days of the injury. This rider may not be available with certain health conditions or hazardous sports. The rider must be elected at issue for issue ages 15 days to 65 years. Rider is subject to underwriting requirements. Please see your representative for more information.

- **Children's Term Insurance Rider**

This rider allows you to add term life insurance coverage on all children, natural or legally adopted, who are at least 15 days old and less than 20 years old.

- **Guaranteed Insurability Rider**

With the Guaranteed Insurability Rider you may purchase additional insurance without providing evidence of insurability. You may only purchase additional insurance on the Regular Option Dates and the Alternate Option Dates. The rider must be elected at issue and is available for issue ages 15 days to 40 years.

- **Waiver of Monthly Deductions Rider**

**Not available in California**

When this rider is elected, it will waive monthly cost of insurance charges, monthly loads, administrative fees, and any other rider charges should the insured become totally disabled for six months. This rider may not be available with certain health conditions.

## Term Life Insurance

Below are several riders and endorsements that may be available with our term life insurance product.

- **Accelerated Death Benefit Endorsement<sup>1</sup> - Terminal Illness Only**

This endorsement provides the policyowner the opportunity to access a portion of the death benefit proceeds in the event of a terminal illness. It provides access of up to 75% (maximum \$750,000) of the policy's face amount if the insured is diagnosed with a terminal illness that will likely result in death within 24 months as verified by a physician (state variations apply). This endorsement will automatically be included at issue.

- **Children's Term Insurance Rider**

This rider allows you to add term life insurance coverage on all children, natural or legally adopted, who are at least 15 days old and less than 20 years old.

- **Waiver of Term Premium for Disability Rider**

**Not available in California**

The Waiver of Term Premium for Disability Rider will waive the premium payment if the insured becomes disabled. The rider applies to the base policy and any added riders. The rider may be elected at issue for issue ages 18 years to 59 years. Restrictions and limitations apply. Rider is subject to underwriting requirements.

## Survivorship GIUL

Below are several riders and endorsements that are available with our Survivorship GIUL indexed universal life insurance product.

- **Accelerated Death Benefit Endorsement<sup>1</sup> for Chronic and Terminal Illness**

**Not available in California**

We offer options that allow the policyowner to use a portion of the death benefit proceeds if the insured is certified with a chronic or terminal illness. Your agent will be able to advise you of the eligibility requirements.

- **Estate Preservation Rider**

The Estate Preservation Rider provides an additional benefit amount of 125% up to a maximum coverage amount of \$10 million of the base plan's face amount should both insureds die within four years of the issue date. Rider is available only at issue and is subject to underwriting requirements.

- **Survivorship Policy Split Exchange Endorsement**

The Policy Split Exchange Endorsement allows the policy to be split into two separate non-variable individual life insurance policies at any time with evidence of insurability. The total face amount of the individual policies may not exceed the face amount of the Survivor policy. However, in cases where there is a court order such as divorce, dissolution of a business or repeal of the Unlimited Marital Deduction, or at least a 50% reduction in the maximum federal estate tax rate, the policy may be split without evidence of insurability. This endorsement is automatically included with the policy subject to eligibility requirements.

Neither North American Company nor its agents give legal or tax advice. Please consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

1 The actual payment received in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required at time of Election for the Chronic and Terminal illness benefit. There is no administrative fee when the Critical Illness benefit is elected..

2 Guaranteed coverage varies by product for all issue ages provided the specific no lapse guarantee premium requirement is met. Please refer to your North American representative for details. If you do not meet the requirement significantly higher premiums may be necessary to keep the policy in force. Paying a premium that is equal to, but not greater than the no lapse guarantee premium will keep the policy in force, but may result in a negative or zero account value. By paying only the no lapse guarantee premium you may be forgoing the advantage of building more cash values. After the no lapse guarantee period, coverage can be guaranteed to any age up to age 120 through the Extended No Lapse Guarantee. The Extended No Lapse Guarantee ensures that coverage will continue even if the policy's net cash surrender value is insufficient to pay the monthly deductions, provided that the sum of the premium guarantee accounts is greater than or equal to the policy debt. The Extended No Lapse Guarantee does not prevent the policy from entering the grace period during the no lapse guarantee period. The performance of the Extended No Lapse Guarantee is extremely sensitive to prompt payment; premiums must be made on time and in a consistent manner to keep the guarantee. By paying only the premium required to satisfy the Extended No Lapse Guarantee, you may be forgoing the advantage of building more cash values. Restrictions may apply. Disclosure may vary if policy contains a base NLG and an Extended NLG added by rider.

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.

Life insurance policies have terms under which the policy may be continued in force or discontinued. Permanent life insurance requires monthly deductions to pay the policy's charges and expenses, some of which will increase as the insured gets older. These deductions may reduce the cash value of the policy. Current cost of insurance rates and current 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, refer to the policy or call or write North American Company, Administrative Office, One Sammons Plaza, Sioux Falls, SD, 57193 or (877) 872-0757.

Texas Residents: Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse's and your family's eligibility for public assistance.

Guarantee Builder IUL is issued on policy form series LS175; Survivorship GIUL is issued on policy form series LS171/LS171W with waiver of surrender charge; Accelerated Death Benefit Endorsement for Chronic and Terminal Illness is issued on form series form series LR463 for Survivorship GIUL, Accelerated Death Benefit Endorsement for Terminal Illness is issued on form series LR464 and LR474; Accelerated Death Benefit Endorsement for Chronic Illness is issued on form LR492, California only; Accelerated Death Benefit Endorsement for Critical Illness is issued on form LR498, California only; Accidental Death Benefit Rider is issued on form series LR370A and LR493; Children's Term Insurance Rider is issued on form series LR456 and LR458; Estate Preservation Rider is issued on form series LR461; Guaranteed Insurability Rider is issued on form series LR373A and LR495; Survivorship Policy Split Exchange Endorsement is issued on form series LR462; Waiver of Monthly Deduction Rider is issued on form LR416B; Waiver of Term Premium for Disability Rider is issued on form series LR472; by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.

*We're Here For Life*®

525 W Van Buren | Chicago IL 60607