

Not all Indexed Universal Life Insurance is created the same...

See how North American's IUL portfolio Delivers the Difference!

- ▶ Four distinctive product designs that provide death benefit protection and a variety of additional features... plus sales concept kits designed to enhance your sales!
 - Strong cash value and distribution potential
 - Guaranteed death benefit¹
 - 0% premium load
 - Waiver of surrender² charge with table shave³
 - Systematic Premium Allocation
 - Four commission options
- ▶ Interest rate bonus⁴ of 0.75% contractually guaranteed on the indexed account...and applied after the cap and floor rates.
- ▶ Index credits on beginning index segment value (not the ending value) with no funds required in the fixed account...plus daily sweeps⁵!
- ▶ Critical, chronic and terminal accelerated death benefits.⁶
- ▶ Capped variable interest rate loans⁷ and preferred "zero cost" loans in year 6⁸.



Visit our [IUL Marketing site](#) today or contact Sales Development for case design support at 1-800-800-3656, ext. 10411 or salesupport@nacolah.com.

CALIFORNIA NOTE: Agents offering, marketing or selling accelerated benefits in this state 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 (NAM-3013) that includes this comparison.

Index 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.

1 Subject to premium payment requirements.

2 Surrender charges will be waived upon a full surrender or partial surrender. Surrender charges will not be waived if the policy is surrendered under a 1035 Exchange (except in Florida). A decrease charge will be assessed if a reduction in the policy face amount is requested during the Waiver of Surrender Charge Period. For Rapid Builder IUL, however, if a partial withdrawal results in a reduction of the face amount, the withdrawal charge is waived.

3 When a person applies for life insurance coverage, his or her health is evaluated and a corresponding underwriting rating is applied. This product's table shaving features allow certain substandard underwriting rates (known as "table ratings") to be improved to a "standard" rating. A "standard" rating generally indicates average health and involves a lower life insurance premium than do substandard ratings.

4 Indexed Universal Life products: Conditionally Guaranteed Interest Bonus on Fixed Account – If we are crediting interest in excess of the guaranteed interest rate and your client's policy is in effect after the 10th policy anniversary, your client's policy will receive an Interest Bonus. The Interest Bonus is .75% above the current interest rate. Rapid Builder IUL - if we are crediting interest in excess of the guaranteed interest rate and your client's policy is in effect after the 15th policy anniversary, your client's policy will receive an Interest Bonus. The Interest Bonus is .75% above the then current interest rate in 16 and thereafter. The Interest Bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the percentage will not change.

5 Premium allocated to index bucket on trading day (the day the New York Stock Exchange is open for business), upon receipt.

6 An Administrative fee is required at time of election for the Chronic or Terminal Illness benefit. There is not administrative fee when the Critical Illness benefit is elected. Except for CA, automatically added to policies, subject to eligibility requirements. Physician certification within the last 12 months of incurring a Specified Medical Condition. (Refer to endorsement form for definition of Specified Medical Condition.)

7 The net cost of a variable interest rate loan could be negative if the credits earned are greater than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged on variable interest loans. In brief, Variable Interest Rate Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.

8 Zero Cost Loans are loans charged and credited at the same interest rate percentage for a net zero cost. The policy year and amount available by product. Please refer to the Builder IUL Marketing Guide (NAM-1275) or contact the marketing department for details.

Builder IUL is issued on policy form series LS172, Guarantee Builder IUL is issued on policy form series LS175, Rapid Builder IUL is issued on policy form series LS176/LS176W (with Waiver of Surrender Charge), Survivorship GIUL is issued on policy form series LS171/LS171W (with Waiver of Surrender Charge), Accelerated Death Benefit Endorsement for Critical, Chronic and Terminal Illness is issued on form series LR477; Accelerated Death Benefit Endorsement - Chronic Illness is issued on form LR492, CA only; by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.

Delivering the
*Difference!*SM

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