



North American Company Access Account

A Fully Guaranteed Account Giving You
Time to Make Decisions About Your Future



We're Here For Life[®]

525 W Van Buren | Chicago IL 60607
www.NorthAmericanCompany.com

NORTH AMERICAN COMPANY ACCESS ACCOUNT

Your North American Company Access Account provided by North American Company and maintained by North American Access Account Services can offer you peace of mind, knowing that you have the time you need to make decisions on your future plans.

FREE PERSONAL DRAFT ACCOUNT

You may write a draft today for the entire balance or you may let your proceeds earn interest and use them only as you need them. When writing a draft, the minimum amount is \$250. Your draft can be used to deposit to your regular checking account, to pay bills or for any other purpose you desire.

The North American Company Access Account has no monthly maintenance or service fees, no draft charges, no redemption fees, no additional draft reorder costs or penalties for withdrawals.

Your account provides you with unlimited free draft-writing privileges. Draft orders and routine account services are provided to you at no cost and function similarly to your personal checking account. There are no monthly maintenance fees. You will receive a monthly statement for each month that you have a transaction post to your account. If you have no activity during the month, you will receive a quarterly statement. Your statements will help you track your balance, activity and credited interest.

Fees apply only for special services as listed below:**

- copies of drafts and statements \$2.00 each
- returned drafts \$10.00 each
- stop payment order \$12.00 each
- **subject to change without notice

COMPETITIVE INTEREST RATES

Interest on your account balance is compounded daily at competitive market rates, subject to change weekly. This interest rate will be at least equal to or greater than the iMoneyNet Money Fund Averages for a 30 day Net Simple Index for Taxable Funds and the Lipper Money Market Funds Average. Interest is earned on your account from the date it is opened until the date a draft clears. Interest earned on this account may be taxable. Few other alternatives can offer you accessibility at such competitive yields.

SAFETY

The balance in your account and all interest earnings are fully guaranteed by North American Company.* North American Company has provided insurance protection for its policyholders since 1886. North American Company is rated "A+" (Superior), the second highest rating possible out of fifteen categories, was affirmed by A.M.Best for North American Company for Life and Health Insurance as part of Sammons Financial Group on May 24, 2012. 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 it's ongoing obligations to policyholders. For the latest rating, access www.ambest.com.

Other Important Features

Naming Beneficiary

You are required to designate a beneficiary for the funds in your North American Access Account prior to the account being set up. In order to change that beneficiary please use the Beneficiary Designation Card that you will receive with your new account materials when your account is established and return it to North American Company Access Account, Insurance Services #933, PO Box 2310, Cherry Hill, NJ 08034. If you do not name a beneficiary, the proceeds will be payable to your estate.

Restricted Deposits

Additional funds cannot be deposited through your North American Company Access Account. Once the funds are withdrawn, they cannot be redeposited.

Assignments

Funds in your North American Company Access Account may not be assigned or used as collateral.

Minimum Account Balance

There is a minimum account balance of \$1,500.00. Should the amount in your account fall below \$1,500.00, a close-out draft for the amount held, plus accumulated interest, will be sent to you after the 10th of the month.

Crediting of Interest

Interest will be credited on the 10th of the month at which time your monthly statement will be sent to you.

*Please keep in mind, the North American Company Access Account is not a deposit or other obligation of, or guaranteed by, the bank. Retained Asset Account Funds held by insurance companies are not guaranteed by the Federal Deposit Insurance Corporation (FDIC), but are guaranteed by the State Guarantee Associations. The beneficiary should contact the National Organization of Life and Health Insurance Guaranty Associations (www.nolhga.com) to learn more about the coverage limitations to his or her account.