

Maximize the WriteAway® opportunity!

Smart Builder IUL + WriteAway Accelerated Underwriting



Opportunity
for no fluids



Quick online
application

Age
60

Up to age 60
may qualify

\$2M

Face amount
up to \$2M

Who could qualify for WriteAway?

Clients without major medical conditions, who meet the same height/weight requirements for traditional underwriting, and are classified as low risk, have the potential to qualify for WriteAway! Available for death benefit amounts up to \$2M for ages up to 50, \$500k for ages 51-60.

Plus, WriteAway is fast — application to delivery in as little as six calendar days!¹

The Smart Builder Indexed Universal Life (IUL) insurance opportunity

Leverage existing funds into a larger **legacy** for the ones you love, all while maintaining **liquidity** for those just-in-case needs. You may not have considered ages 50-60 for accelerated underwriting, but these clients may qualify. So, with your next Smart Builder case, try solving for a single premium that provides an initial death benefit of \$500,000 or \$2,000,000. As the cash value grows, so will the death benefit with the policy in corridor immediately.

- **ZERO** Premium Load
- **ZERO** Surrender Charge with Waiver of Surrender Charge Option Rider²
- **ZERO** Percent Floor
- **ZERO** Extra Premium for Critical, Chronic, Terminal Coverage³

Two hypothetical case studies for your consideration:

Male, Age 50, Preferred

\$625,000 Single Premium

Illustrated at 5.41%, with Waiver of Surrender Charge Option Rider²

**Single Premium which provides for
\$2,000,000 Death Benefit
Maximum WriteAway Underwriting**

	Death Benefit	Cash Value
Year 1	\$ 2,071,437	\$ 648,134
Year 5	\$ 2,083,646	\$ 742,832
Year 10	\$ 2,094,385	\$ 875,945
Year 20	\$ 2,382,485	\$ 1,333,231

Illustration ran June 2020.

Male, Age 60, Standard

\$215,703 Single Premium

Illustrated at 5.41%, with Waiver of Surrender Charge Option Rider²

**Single Premium which provides for
\$500,000 Death Benefit
Maximum WriteAway Underwriting**

	Death Benefit	Cash Value
Year 1	\$ 517,447	\$ 223,230
Year 5	\$ 517,158	\$ 251,535
Year 10	\$ 518,195	\$ 289,980
Year 20	\$ 584,447	\$ 415,406

Illustration ran April 2020.

The information presented is hypothetical and not intended to project or predict investment results. Illustrations are not complete unless all pages are included.

This is a Modified Endowment Contract.⁴ End of year values are shown. Death benefit is the minimum amount to comply with CVAT. The information presented is hypothetical and not intended to project or predict investment results. Source: North American illustration software.

It's all about who you know...



There are three advantages that life insurance can provide that your clients need to know about.

1. The ability to leave a larger inheritance
2. It provides more post-death control of finances
3. It provides the opportunity to pay less in taxes⁵

So, who do you know that meets this profile?

- Desires to leave a legacy
- Ages 40-60
- Has assets in low-interest bearing accounts
- Desire their assets to be relatively liquid

...and what you can do for them.

Need to know more about WriteAway?

Need to know more about Smart Builder?

Resources are at your fingertips on the [North American Marketing Toolkit!](#)

At this year's annual review – don't only talk about the previous year's results.

Bring a new idea to the table.

Talk to your MGA about Smart Builder IUL today!

1. Source: Internal data, North American underwriting department, April 8, 2020.

2. This optional rider is available for an additional charge per \$1,000 per month, depending on issue age and underwriting class and must be applied for at time of issue.

3. Subject to eligibility requirements. The death benefit will be reduced by the amount of the death benefit accelerated. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated.

4. For most policies, withdrawals are free from federal income tax to the extent of the investment in the contract, and policy loans are also tax-free so long as the policy does not terminate before the death of the insured. However, if the policy is a Modified Endowment Contract (MEC), a withdrawal or policy loan may be taxable upon receipt. Further, unpaid loan interest on a MEC may be taxable. A MEC is a contract received in exchange for a MEC or for which premiums paid during a seven-year testing period exceed prescribed premium limits (7-pay premiums).

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

Indexed Universal Life Insurance 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.

Smart Builder IUL is issued on policy form series LS187 and the Waiver of Surrender Charge Option rider is issued on form LR479 or state variation, including all applicable endorsements and riders, by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Product, features, endorsements, riders or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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