



Upshift Your IUL Sales

Designed to Move You & Your Business

Your time is precious and your business is your lifeblood. We're not here to mince words. If you're looking for an indexed universal life insurance (IUL) portfolio, sharpen your focus on North American. You'll gain a lineup engineered to financially protect and perform. Our competitive compensation is waiting for you.

An IUL Model Line-Up Designed with Purpose to Protect & Perform

Product	Purpose	Uses		Key Features
Builder IUL®	From the ground up, Builder IUL is engineered to offer comprehensive death benefit protection and long-term cash value growth potential.	Individuals: Retirement Planning 1035 Exchanges	Businesses: Buy-Sell Agreements Executive Bonus	<ul style="list-style-type: none">• Interest Bonus on Fixed & Index Account• Multi-Index Option• Capped Variable Interest Rate Loans¹• Accelerated Death Benefit Endorsement
Rapid Builder IUL®	Fine-tuned with a Waiver of Surrender Charge Option ² and no premium load, Rapid Builder IUL has the potential to build cash value in a hurry.	Individuals: 1035 Exchanges Smart Money Sale	Businesses: Annuity Maximization Buy-Sell Agreements Key-Person	<ul style="list-style-type: none">• Interest Bonus on Fixed & Index Account• Waiver of Surrender Charge Option with Table Shave³• 0% Premium Load• Accelerated Benefit Endorsement & Chronic Illness Accelerated Benefit Rider
Guarantee Builder IUL®	When the death benefit must be there without a doubt, turn to Guarantee Builder IUL. ⁴	Individuals: Retirement Planning Annuity Maximization Legacy Building Estate Maximization 1035 Exchanges	Businesses: Buy-Sell Agreements Executive Bonus	<ul style="list-style-type: none">• Premium Guarantee Rider• Interest Bonus on Fixed & Index Account• Capped Variable Interest Rate Loans• Accelerated Benefit Endorsement & Chronic Illness Accelerated Benefit Rider
Survivorship GIUL	Forged with an IUL chassis, this second-to-die product can make an excellent estate planning tool with the opportunity for significant cash value growth.	Individuals: Estate Planning Retirement Planning	Businesses: Continuity Planning	<ul style="list-style-type: none">• Waiver of Surrender Charge Option• Estate Preservation Rider• Accelerated Death Benefit Endorsement

Go ahead. Take the wheel behind our IUL portfolio and put it through its paces. It's time to drive your sales. Contact Sales Development at (800) 800-3656, ext. 10411 or email salesupport@nacolah.com.

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 In some situations, loans and withdrawals may be subject to federal taxes. Neither North American Company nor its agents give tax or legal advice. Customers should be instructed to consult with and rely on their own tax advisor or attorney for advice on their specific situation.

2 Available for an additional charge per \$1,000 per month, depending on issue age and underwriting class.

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 Subject to premium payment requirements.

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 LS169, Survivorship GIUL is issued on policy form series LS171 without the Waiver of Surrender Charge and policy form series LS171W with the Waiver of Surrender Charge, Accelerated Benefit Endorsement is issued on form series LR352A, Accelerated Death Benefit Endorsement for Chronic Illness and Terminal Illness is issued on form series LR465 (LR463 for Survivorship GIUL), Accelerated Death Benefit Endorsement for Terminal Illness is issued on form series LR466 (LR464 for Survivorship GIUL), Chronic Illness Accelerated Benefit Rider (Accelerated Benefit Rider for Continuous Confinement in MN) is issued on form series LR450A; Estate Preservation Rider is issued on form series LR461, or state variations 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.

We're Here For Life®

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