

# North American's Builder IUL® is built for real life with strong death benefit protection, and cash value accumulation!

**Male, Age 35, Best Non-Tobacco Class**

**\$7,500 Annual Premium to 65, Annual Income ages 66-100**

Company and Product	Illustrated Rate	Cap Rate	Initial Death Benefit	Death Benefit at Age 65	Cash Value at Age 65	Maximum Annual Income via loans*
North American Builder IUL	7.11%	12.50%	\$222,581	\$978,328	\$755,747	\$73,543
Allianz Life Pro+	7.00%	12.25%	\$224,516	\$963,752	\$739,236	\$73,577
Securian Orion IUL (Max IPA)	7.13%	12.50%	\$228,400	\$965,251	\$736,851	\$71,017
Penn Mutual Accumulation Builder Select IUL	6.92%	11.25%	\$249,587	\$986,059	\$736,472	\$67,495
LSW FlexLife II	7.14%	12.50%	\$254,913	\$947,672	\$692,759	\$70,556
Pacific Life Discovery Xelerator IUL (30% basic coverage)	6.17%	10.25%	\$223,360	\$886,754	\$663,394	\$54,820
Columbus Life Indexed Explorer Plus UL	7.31%	13.00%	\$229,798	\$892,293	\$662,495	\$57,223
ANICO Signature IUL	7.12%	12.50%	\$271,655	\$911,982	\$646,927	\$53,275
Lincoln Financial LifeReserve Indexed UL Accumulator	6.56%	10.00%	\$224,325	\$860,803	\$636,478	\$57,600

\*Loan types vary by company;

Illustrations based on minimum Non-MEC DB/Maximum annual loan potential. Increasing death benefit option changes to level death benefit option when premium stops. Target cash value of \$10,000 at age 100, unless \$1 at age 120 is needed to prevent early lapse. Annual fixed loans are withdrawals to basis then loans for ages 35/45. Variable interest rate and standard interest rate are straight loans at default rate for each carrier.

1. Competitor Information: Information taken from competitor software and WinFlex as of 3/2017. Competitor information is obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed. If there are questions regarding this information, please contact a representative from the applicable company. This data is for informational purposes and is not intended as a solicitation or a recommendation of any insurance product. All expressed information or opinions are subject to change without notice.

Insurance Company names are strictly used for comparison purposes. North American does not have a business relationship with the companies being depicted nor does it offer products from any of these companies.

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525 W Van Buren | Chicago IL 60607

## And, don't forget that Builder IUL also includes:

- Current Index Cap of 13% for S&P 500® annual point-to-point<sup>2</sup>
- Accelerated Death Benefits for critical, chronic and terminal illnesses at no additional premium at policy issue<sup>3</sup>
- Contractually guaranteed 0.75% interest rate bonus<sup>4</sup> on index account beginning in year 11
- Choice of Net Zero Cost loans<sup>5</sup> or Variable Interest rate loans<sup>6</sup> capped at 6% (current rate is 3.5%)
- Overloan Protection<sup>7</sup> and Protected Death Benefit options<sup>8</sup>

Illustrate a Builder IUL case today! For help with case design, contact Sales Support at **800-800-3656, ext. 10411.**

In some situations, loans and withdrawals may be subject to federal taxes. North American does not give tax or legal advice. Clients should be instructed to consult with and rely on their own tax advisor or attorney for advice on their specific situation. Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.

2. Caps subject to change.

3. Subject to eligibility requirements. Availability may vary by state. An administrative fee is required at time of election for chronic and terminal illness. There is no administrative fee when the critical illness benefit is elected. 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. 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 0.75% above the then current interest rate. For Standard Policy Loans the interest bonus is not applied to any loaned amount.

5. Net Zero Cost Loans are loans charged and credited at the same interest rate percentage for a net zero cost.

6. 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.

7. The policy will remain in effect when extensive loans are taken provided the policy is not terminated due to surrender and the policy owner does not take policy loans or withdrawals during the Overloan Protection period. This benefit may reduce the Specified Amount and will terminate the Protected Death Benefit. The Overloan Protection Benefit cannot be elected if the Protected Death Benefit is in effect. If Overloan Protection benefit is elected, all riders and endorsements, except the Accelerated Benefit Endorsement, will terminate. If Over Loan Protection benefit is in effect, Accelerated Death Benefits cannot be elected. Please see endorsement form for complete details.

8. If Policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit. The Protected Death Benefit cannot be elected if the Overloan Protection Benefit is in effect.

Indexed Universal Life products are not investments in the "market" or in the applicable index. They are subject to all policy fees and charges normally associated with most universal life insurance.

### **ACCELERATED DEATH BENEFITS ARE NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.**

**Agents offering, marketing, or selling accelerated death benefits for chronic illness in California 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 that includes this comparison. Comparison is for solicitation purpose only, not for conversions.**

### **THE S&P 500® COMPOSITE STOCK PRICE INDEX; THE S&P 400® COMPOSITE STOCK PRICE INDEX**

These Indices do not include dividends paid by the underlying companies.

The S&P MidCap 400® and the S&P 500® Indices are products of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by North American Company for Life and Health Insurance (the Company). Standard & Poor's®, S&P®, S&P MidCap 400® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The Company's Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P MidCap 400® and S&P 500® Indices.

Builder IUL is issued on policy form series LS172; Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal is issued on form series LR477; Accelerated Death Benefit Endorsement - Chronic Illness is issued on form LR492 in California; Accelerated Death Benefit Endorsement - Critical Illness is issued on form LR498 in California; Accelerated Death Benefit Endorsement - Terminal illness is issued on form series LR466; by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, endorsements, riders or issue ages may not be available in all jurisdictions.

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