

Delivering the *Difference!*[®]



Product Spotlight: Indexed Universal Life Insurance – Builder IUL[®]

Offer your clients a top-ranked product!¹

When it comes to providing strong death benefit protection while offering cash value potential to help supplement retirement income, North American's Builder IUL has your clients covered.

**Male, Age 45, Best Class, \$15,000 Premium to 65
Minimum DB solve using increasing DBO switching to level**

Company	Product	Default Loan Rate	Illustrated Rate	Cap Rate	Max Income
North American	Builder IUL	5.47%	7.11%	12.50%	\$59,187
AIG	Max Accumulator + (Blended index selection)	4.76%	7.40%	N/A	\$57,345
LSW	FlexLife II	6.14%	7.14%	12.50%	\$56,786
Pacific Life	Discovery Xelerator (35% base coverage)	4.80%	6.17%	10.25%	\$55,850
Penn Mutual	Accumulation Builder Select	6.00%	6.92%	10.75%	\$55,580
Securian	Eclipse	4.25%	7.13%	12.50%	\$52,978
Columbus Life	Indexed Explorer Plus	6.00%	7.49%	13.50%	\$50,064
United of Omaha	Income Advantage	4.00%	6.72%	11.50%	\$47,452
Lincoln Financial	LifeReserve Indexed UL Accumulator	5.00%	7.33%	11.50%	\$47,113

1. Competitor information for Indexed Universal Life Insurance product: Information taken from competitor software as of 8/25/2017. 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.

And there's more!

Builder IUL includes:

- Current Index Cap of 12.5% for S&P 500® annual point-to-point²
- Accelerated death benefits for critical, chronic, and terminal illnesses for no additional premium³
- Contractually guaranteed 0.75% interest rate bonus on index account beginning in years 11+⁴
- Choice of Guaranteed Net Zero Cost⁵ or variable interest rate loan⁶ capped at 6%
- Overloan Protection⁷ and Protected Death Benefit options⁸

While benchmarked income projections are impressive, they can't tell the whole story of Builder IUL. Contact us today to find out if Builder IUL is right for your clients. Call Sales Development at (800) 800-3656, ext. 10411.

2. Guaranteed participation rate of 100%; Caps subject to change.

3. Subject to eligibility requirements. 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. The Interest Bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the percentage will not change.

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 amount 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. 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.

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.

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.

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 purposes only, not for conversions.

Builder IUL is issued on policy form series LS172 by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, 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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