

# Help your clients be positioned to win in retirement

## North American's New Builder Plus IUL® 3

**Builder Plus IUL® 3 can provide death benefit protection and help you compete in a crowded market.** Take a look at North American's new Builder Plus IUL® 3 with the Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER. Comparisons are to top IUL carriers by premium in 2022.

### Male, Age 45, Preferred Underwriting \$25K Annual Premiums to Age 65, Min Non-MEC Death Benefit

	Initial DB	Distribution
<b>North American Builder Plus IUL 3</b>	<b>\$328,351</b>	<b>\$108,708</b>
Allianz Life Pro+ Advantage	\$362,335	\$100,536
Lincoln Financial WealthAccumulate 2 IUL 2020	\$376,444	\$87,603
National Life FlexLife	\$430,477	\$83,055
Penn Mutual Accumulation Builder Flex IUL	\$404,186	\$80,580
John Hancock Accumulation IUL 21	\$391,567	\$78,119
Pacific Life Pacific Horizon IUL	\$373,651	\$76,390
Nationwide Indexed UL Accumulator II 2020	\$404,941	\$72,084
Securian Financial Eclipse Accumulator IUL	\$380,715	\$70,728

### Female, Age 45, Preferred Underwriting \$25K Annual Premiums to Age 65, Min Non-MEC Death Benefit

	Initial DB	Distribution
<b>North American Builder Plus IUL 3</b>	<b>\$360,646</b>	<b>\$110,784</b>
Allianz Life Pro+ Advantage	\$426,489	\$101,124
Lincoln Financial WealthAccumulate 2 IUL 2020	\$444,645	\$88,110
Penn Mutual Accumulation Builder Flex IUL	\$472,683	\$81,852
Nationwide Indexed UL Accumulator II 2020	\$471,698	\$81,036
John Hancock Accumulation IUL 21	\$460,617	\$78,168
Pacific Life Pacific Horizon IUL	\$447,401	\$76,057
National Life FlexLife	\$504,547	\$75,532
Securian Financial Eclipse Accumulator IUL	\$448,718	\$71,315

### Male, Age 55, Preferred Underwriting \$35K Annual Premiums to Age 70, Min Non-MEC Death Benefit

	Initial DB	Distribution
<b>North American Builder Plus IUL 3</b>	<b>\$384,351</b>	<b>\$86,304</b>
Allianz Life Pro+ Advantage	\$383,269	\$77,736
Lincoln Financial WealthAccumulate 2 IUL 2020	\$385,507	\$71,681
Nationwide Indexed UL Accumulator II 2020	\$418,526	\$67,800
National Life FlexLife	\$431,701	\$67,153
Pacific Life Pacific Horizon IUL	\$391,068	\$66,040
Penn Mutual Accumulation Builder Flex IUL	\$417,308	\$65,916
John Hancock Accumulation IUL 21	\$402,001	\$65,480
Securian Financial Eclipse Accumulator IUL	\$392,247	\$59,708

### Female, Age 55, Preferred Underwriting \$35K Annual Premiums to Age 70, Min Non-MEC Death Benefit

	Initial DB	Distribution
<b>North American Builder Plus IUL 3</b>	<b>\$400,317</b>	<b>\$89,976</b>
Allianz Life Pro+ Advantage	\$436,915	\$79,560
Lincoln Financial WealthAccumulate 2 IUL 2020	\$455,774	\$73,109
National Life FlexLife	\$504,327	\$67,859
Nationwide Indexed UL Accumulator II 2020	\$484,563	\$67,536
Penn Mutual Accumulation Builder Flex IUL	\$488,059	\$67,404
John Hancock Accumulation IUL 21	\$474,086	\$66,365
Pacific Life Pacific Horizon IUL	\$457,995	\$63,904
Securian Financial Eclipse Accumulator IUL	\$460,740	\$60,865

Illustrated with an increasing death benefit switching to level when premiums end. Participating loans with max 0.50% spread targeting \$10,000 cash surrender value at age 100. North American illustrated with the Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER and Fixed Interest Participating Policy Loans, competitors using a comparable index selection and participating loan. Monthly distributions where available.

Data as of 12/9/22. While North American believes the figures presented in the table are accurate, North American makes no representation or warranty as to their accuracy and may also be subject to change at any time. For questions regarding this information, please contact a representative from the applicable company.

## What IUL cases do you have on your desk today? You can stand out.

### Ask your MGA about Builder Plus IUL 3 today!

The Fidelity Multifactor Yield Index 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance® (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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The net cost of a Fixed Interest Participating Policy 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 less any guaranteed bonus. In brief, fixed interest rate loans have more uncertainty than standard policy loans in the interest rate credited.

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.

Builder Plus IUL 3 is issued on policy form LS191, or state variation, including all applicable endorsements and riders, by North American Company for Life and Health Insurance®, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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