



*Life*

**North American Company**  
for Life and Health Insurance  
Since 1886

# At a Glance

A Quick Overview of Our Complete Product Line



# It's quick. It's easy. It's AT A GLANCE!

AT A GLANCE helps you easily compare product benefits to match your clients' needs.

## UNIVERSAL LIFE INSURANCE

### Custom Guarantee®

For clients looking for low-cost guaranteed death benefit<sup>7</sup> coverage

- Attractive commissions: 2-year rolling target premium
- Accelerated Death Benefits—terminal, chronic, critical<sup>3</sup>

## TERM LIFE INSURANCE

### ADDvantage®

Simple and affordable term coverage that's fully convertible and offers competitive rates

- Offers 10, 15, 20, and 30-year level premium guarantee periods, depending on issue age<sup>8</sup>
- \$100,000 minimum face amount
- Accelerated Death Benefit Endorsement for Terminal Illness

## INDEXED UNIVERSAL LIFE INSURANCE

### Builder IUL®

Designed to provide long-term cash value accumulation

- Interest bonus on the Fixed and Index Account<sup>9</sup>
- Capped variable interest rate loans
- Accelerated death benefits—terminal, chronic, critical<sup>3</sup>

### Guarantee Builder IUL®

Designed to provide a guaranteed death benefit for the desired length of time, up to age 120<sup>7</sup>

- Premium Guarantee Rider
- Interest bonus on Fixed and Index Account<sup>9</sup>
- Capped Variable Interest Rate Loans
- Accelerated Death Benefits—terminal, chronic, critical<sup>3</sup>

### Rapid Builder IUL®

Designed to build early cash value accumulation and provide early access to cash value

- Interest bonus on Fixed and Index Account<sup>9</sup>
- Waiver of Surrender Charge Option<sup>10</sup> with Table Shave<sup>11</sup> Component
- 0% premium load
- Accelerated Death Benefits—terminal, chronic, critical<sup>3</sup>

### Survivorship GIUL

Issued on two individuals and is designed to provide a death benefit payable upon death of the second insured

- Strong potential for cash value accumulation
- Waiver of Surrender Charge Option<sup>10</sup>
- Accelerated Death Benefits—terminal, chronic<sup>3</sup>

**Interested in contracting with North American?  
Call our Sales Development Team at (800) 800-3656 ext. 10411  
or visit [www.NorthAmericanCompany.com](http://www.NorthAmericanCompany.com) today.**

# AT A GLANCE: THE QUICK WAY TO GET AN OVERVIEW OF NORTH AMERICAN COMPANY'S PRODUCTS

	Universal Life Insurance	Indexed Universal Life Insurance		
	Custom Guarantee®	Builder IUL®	Guarantee Builder IUL®	Rapid Builder IUL®
Target Market	<ul style="list-style-type: none"> <li>Individuals seeking long-term guarantees</li> <li>Wealth transfer</li> </ul>	<ul style="list-style-type: none"> <li>Retirement Planning</li> <li>1035 Exchanges</li> <li>Buy-sell agreements</li> <li>Key-person insurance</li> </ul>	<ul style="list-style-type: none"> <li>Retirement Planning</li> <li>Family protection</li> <li>Annuity maximization</li> <li>Legacy building</li> </ul>	<ul style="list-style-type: none"> <li>Smart Money Sales</li> <li>1035 Exchanges</li> <li>Annuity Maximization</li> <li>Key-person insurance</li> </ul>
Issue Ages	15 days-85 (age nearest)	15 days – 75 years (age last)	15 days – 85 years (age nearest)	15 days – 80 years (age last)
Maturity Age	120, Extended Maturity Feature	120, Extended Maturity Feature	120, Extended Maturity Feature	120, Extended Maturity Feature
Minimum Face Amount	\$50,000 for issue ages 15 days - 59 years \$25,000 for issue ages 60 years - 85 years	\$25,000	\$25,000	\$100,000
Premium Limit	\$500,000	\$1,000,000	\$500,000	\$1,000,000 <sup>1</sup>
Target Premium/Commission Option(s) <sup>2</sup>	<ul style="list-style-type: none"> <li>Two year target target available at policy issue. The level premium to guarantee the policy to age 120 is typically fully commissionable to issue age 75.</li> <li>Commission Option: A) Heaped.</li> </ul>	<ul style="list-style-type: none"> <li>Two year rolling target available at policy issue when 80% of commissionable target premium is paid in the first policy year. Rolling target will not be applied to commissions for specified increases at later durations.</li> <li>Commission Option: A) Heaped.</li> </ul>	<ul style="list-style-type: none"> <li>Two year rolling target available at policy issue when 80% of commissionable target premium is paid in the first policy year. Rolling target will not be applied to commissions for specified increases at later durations.</li> <li>Commission Option: A) Heaped.</li> </ul>	<ul style="list-style-type: none"> <li>Two year rolling target available at policy issue when 80% of commissionable target premium is paid in the first policy year. Rolling target will not be applied to commissions for specified increases at later durations.</li> <li>Commission Options: A) Heaped; B) Heaped/Asset Trail; C) Percentage of Premium Based; D) Asset Based.</li> </ul>
Guaranteed Interest Rate	2.5%	<ul style="list-style-type: none"> <li>Minimum guaranteed Fixed Account rate is 3%</li> <li>3% minimum rate for Index Alternate Account</li> </ul>	<ul style="list-style-type: none"> <li>Minimum guaranteed Fixed Account rate is 3%</li> <li>3% minimum rate for Index Alternate Account</li> </ul>	<ul style="list-style-type: none"> <li>Minimum guaranteed Fixed Account rate is 3%</li> <li>3% minimum rate for Index Alternate Account</li> </ul>
Underwriting Classes	<ul style="list-style-type: none"> <li>Super Preferred NT—ages 18-85</li> <li>Preferred NT—ages 18-85</li> <li>Standard NT—ages 15 days-85</li> <li>Preferred TB—ages 18-85</li> <li>Standard TB—ages 15 years-85</li> </ul>	<ul style="list-style-type: none"> <li>Super Preferred NT – ages 18-75</li> <li>Preferred NT – ages 18-75</li> <li>Standard NT – ages 15 days-75 years</li> <li>Preferred TB – ages 18-75</li> <li>Standard TB – ages 15 years-75</li> </ul>	<ul style="list-style-type: none"> <li>Super Preferred NT – ages 18-85</li> <li>Preferred NT – ages 18-85</li> <li>Standard NT – ages 15 days-85 years</li> <li>Preferred TB – ages 18-85</li> <li>Standard TB – ages 15 years-85</li> </ul>	<ul style="list-style-type: none"> <li>Super Preferred NT – ages 18-80</li> <li>Preferred NT – ages 18-80</li> <li>Standard NT – ages 15 days-80 years</li> <li>Preferred TB – ages 18-80</li> <li>Standard TB – ages 15 years-80</li> </ul>
Waiver of Surrender Charge Option	N/A	N/A	N/A	✓
Zero COIs Age 100+	✓	✓	✓	✓
Benefits, Endorsements and Riders— See footnotes for state availability	<ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Accelerated benefits—terminal, chronic, critical<sup>3</sup></li> <li>Children's Term Insurance Rider</li> <li>Guaranteed Insurability Rider</li> <li>Waiver of Monthly Deductions Rider<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Accelerated benefits—terminal, chronic, critical<sup>3</sup></li> <li>Children's Term Insurance Rider</li> <li>Waiver of Monthly Deductions Rider<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Accelerated benefits—terminal, chronic, critical<sup>3</sup></li> <li>Children's Term Insurance Rider</li> <li>Premium Guarantee Rider</li> <li>Waiver of Monthly Deductions Rider<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Accelerated benefits—terminal, chronic, critical<sup>3</sup></li> <li>Children's Term Insurance Rider</li> <li>Guaranteed Insurability Rider</li> <li>Waiver of Monthly Deductions Rider<sup>4,5</sup></li> </ul>
Loans/Partial Surrenders <sup>6</sup>	✓	<ul style="list-style-type: none"> <li>Variable interest rate loans beginning in the 6th policy year</li> <li>Standard loans beginning in policy year one</li> <li>Partial surrenders available in the first policy year</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate loans beginning in the 6th policy year</li> <li>Standard loans beginning in policy year one</li> <li>Partial surrenders available in the first policy year</li> </ul>	<ul style="list-style-type: none"> <li>Variable interest rate loans beginning in the 6th policy year</li> <li>Standard loans beginning in policy year one</li> <li>Partial surrenders available in first policy year</li> </ul>
Surrender Charge Period	20 years or to age 95, if less	15 years	15 years 0-80, 10 years 81+	14 years

## ADDvantage® Term:

Term insurance protection to meet their death benefit coverage needs.

<b>Target Market</b>	<ul style="list-style-type: none"> <li>Broad market appeal</li> <li>Individuals seeking guaranteed term coverage</li> </ul>
<b>Issue Ages (age nearest)</b>	<ul style="list-style-type: none"> <li>ADDvantage 10—18-75</li> <li>ADDvantage 15—18-70</li> <li>ADDvantage 20—18-65</li> <li>ADDvantage 30—18-55 (Non-Tobacco)</li> <li>18-50 (Tobacco)</li> </ul>
<b>Maturity Age</b>	Age 95
<b>Minimum Face Amount</b>	\$100,000
<b>Premium Limit</b>	N/A
<b>Annual Policy Fee</b>	\$65
<b>Death Benefit Option</b>	Level
<b>Guaranteed Coverage</b>	<ul style="list-style-type: none"> <li>ADDvantage 10—10 years</li> <li>ADDvantage 15—15 years</li> <li>ADDvantage 20—20 years</li> <li>ADDvantage 30—30 years</li> </ul>
<b>Underwriting Classes</b>	<ul style="list-style-type: none"> <li>Super Preferred Non-Tobacco</li> <li>Preferred Non-Tobacco</li> <li>Standard Non-Tobacco</li> <li>Preferred Tobacco</li> <li>Standard Tobacco</li> </ul>
<b>Riders Available</b>	<ul style="list-style-type: none"> <li>Children's Term Insurance Rider</li> <li>Waiver of Term Premium for Disability Rider<sup>4</sup></li> <li>Accelerated Death Benefit - Terminal Illness<sup>3</sup></li> </ul>
<b>Banding</b>	<ul style="list-style-type: none"> <li>Band 1: face amounts \$100,000 - \$249,999</li> <li>Band 2: face amounts \$250,000 - \$499,999</li> <li>Band 3: \$500,000 - \$999,999</li> <li>Band 4: \$1,000,000 +</li> </ul>
<b>Convertibility</b>	Allowed during the level premium period of policy, or up to age 75 (70 for ADDvantage 30), whichever is earlier. Conversion period is never less than five years, regardless of issue age.

## Survivorship GIUL:

Comprehensive death benefit protection covering two lives.

<b>Target Market</b>	<ul style="list-style-type: none"> <li>Estate planning</li> <li>Retirement Planning</li> </ul>
<b>Issue Ages</b>	Joint equal age limit for issue is 20-90 years (age nearest)
<b>Maturity Age</b>	120 (for the younger insured), Extended Maturity Feature
<b>Minimum Face Amount</b>	\$200,000
<b>Premium Limit</b>	\$1,000,000
<b>Death Benefit Options</b>	Level/Increasing/Return of Premium
<b>No Lapse Guarantee</b>	Issue Age (of the younger insured) <ul style="list-style-type: none"> <li>20 years - 50 years: 20 years</li> <li>51 years - 65 years: To age 70</li> <li>66 years - 90 years: 5 years</li> </ul>
<b>Target Premium</b>	No rolling target. Target premiums vary by joint equal age, band, and plan.
<b>Guaranteed Interest Rate</b>	Minimum guaranteed Fixed Account rate is 3.0%
<b>Underwriting Classes</b>	<ul style="list-style-type: none"> <li>Super Preferred NT—ages 20-80</li> <li>Preferred NT—ages 20-85</li> <li>Preferred TB—ages 20-85</li> <li>Standard NT—ages 20-90</li> <li>Standard TB—ages 20-90</li> </ul>
<b>Waiver of Surrender Charge Option</b>	✓
<b>Benefits, Endorsements and Riders— See footnotes for state availability</b>	<ul style="list-style-type: none"> <li>Accelerated benefits - terminal &amp; chronic<sup>3</sup></li> <li>Estate Preservation Rider</li> <li>Survivorship Policy Split Exchange Endorsement</li> </ul>
<b>Loans/Partial Surrenders</b>	<ul style="list-style-type: none"> <li>Standard loans beginning in the first policy year</li> <li>Variable interest rate loans beginning in the second policy year</li> <li>Partial surrenders available in the first policy year</li> </ul>
<b>Surrender Charge Period</b>	20 years, but not beyond the joint equal attained age 95.





**CALIFORNIA NOTE: 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 NAM-3013 that includes this comparison. Comparison is for solicitation purpose only, not for conversions.**

1. Choice of commission options are limited for policies with anticipated first year premiums greater than \$250,000.
2. Commission option selections may be restricted based on the sales situation. Consult our illustration software for target premium and commission option(s) on a specific case.
3. Critical illness coverage is not available in CA, CT, and FL.

Accelerated death benefits are automatically included at policy issue for no additional premium, 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. In California, Accelerated Death Benefit Endorsement - Chronic Illness is subject to both underwriting and eligibility requirements. This feature allows a policy owner to advance a portion of the death benefit if the insured meets the requirements described in the rider or endorsement forms. These endorsements may cover critical, chronic and terminal illness depending on product and state. Refer to the specific product guides or [www.NorthAmericanCompany.com](http://www.NorthAmericanCompany.com) for more information.

An administrative fee is charged at the time of election for chronic and terminal illness.

Payment of Accelerated Death Benefits for chronic illness paid under the endorsements are intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Accelerated death benefit payments due to chronic illness are subject to limits imposed by the federal government and any amounts received in excess of these limits are includible in gross income. Clients should seek assistance from a qualified tax adviser for assistance with any questions they may have.

4. Not available in California.
5. Not available in New Jersey.
6. In some situations loans and withdrawals may be subject to federal taxes. North American Company for Life and Health Insurance 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.
7. Subject to premium payment requirements.
8. Premiums are guaranteed to remain level for the initial 10, 15, 20, 30 year period. After the premium guarantee period, premiums will increase annually but will never exceed the Guaranteed Annual Renewal Premium.
9. Certain North American products offer a conditionally guaranteed interest bonus to further help your clients build long-term cash value accumulation. Interest bonus may be earned when we declare a current interest rate that exceeds the guaranteed interest rate. Interest Bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the percentage will not change. For Standard Policy Loans the interest bonus is not applied to any loaned amount.

**Custom Guarantee Universal Life:** Conditionally Guaranteed Interest Bonus - 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 1.0% above the then current interest rate in years 11-20, increasing to 1.15% in years 21 and thereafter.

**Builder IUL and Guarantee Builder IUL:** 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.

**Survivorship GIUL:** 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 0.50% above the then current interest rate in years 11-20, increasing to 0.75% in years 21 and thereafter.

**Rapid Builder IUL:** If we are crediting interest in excess of the guaranteed interest rate and your client's policy is in effect after the 15th policy anniversary, your client's policy will receive an Interest Bonus. The Interest Bonus is 0.75% above the then current interest rate in years 16 and thereafter.

10. Available for an additional charge per \$1,000 per month, depending on issue age and underwriting class. Surrender charges will be waived upon a full surrender or partial surrender. Surrender charges will not be waived if the policy is surrendered under a 1035 Exchange (except in Florida). A decrease charge will be assessed if a reduction in the policy face amount is requested during the Waiver of Surrender Charge Period. For Rapid Builder IUL, if a partial withdrawal results in a reduction of the face amount, the withdrawal charge is waived.

11. 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.

Please refer to the current marketing guides for complete product details: ADDvantage (NAM-875), Builder IUL Series (NAM-1275), Custom Guarantee (NAM-1166), Survivorship GIUL (NAM-1435), Accelerated Death Benefit Endorsement (NAM-2146), Accelerated Death Benefit Endorsement - Chronic Illness for California (NAM-3013), and Chronic Illness Accelerated Benefit Rider (NAM-1080). ADDvantage Term plans; Builder IUL; Custom Guarantee; Guarantee Builder IUL; Rapid Builder IUL; Survivorship GIUL are issued on policy form series LS174; LS172; LS170; LS175; LS176/LS176W (with Waiver of Surrender Charge Option); and LS171/LS171W (with Waiver of Surrender Charge Option); respectively. Accelerated Death Benefit Endorsement - Terminal Illness (form series LR464; LR466; LR474; LR488) Accelerated Benefit Endorsement, (form series LR352A); Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness (form series LR477); Accelerated Death Benefit Endorsement - Chronic Illness and Terminal Illness (form series LR463; LR465; LR487); Accidental Death Benefit Rider (form series LR370A & LR493); Accelerated Death Benefit Endorsement for Chronic Illness (form LR492 - CA only), Children's Term Insurance Rider (form series LR456); Chronic Illness Accelerated Benefit Rider (form series LR450A); Estate Preservation Rider (form series LR461); Guaranteed Insurability Rider (form series LR373A & LR495); Premium Guarantee Rider (form series LR483); Survivorship Policy Split Exchange Endorsement (form series LR462); Waiver of Monthly Deduction Rider (form series LR416B); Waiver of Term Premium for Disability (form series LR472); or state variations are issued by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.

Indexed 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.

**We're Here For Life®**

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