

Life



# Products At-A-Glance

A brief overview of our product line

Products issued by North American Company for Life and Health Insurance®



# PRODUCTS AT A GLANCE

Use this tool to help you easily compare product benefits to match your clients' needs.

## 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>1</sup>
- \$100,000 minimum face amount
- Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup>

Conversions are allowed according to the following schedule:

- **10-year term length:** the earlier of 7 years or age 70
- **15-year term length:** the earlier of 12 years or age 70
- **20-year term length:** the earlier of 15 years or age 70
- **30-year term length:** the earlier of 20 years or age 70

The conversion period is never less than 5 years regardless of issue age.

NOTE: The critical illness benefit on ADDvantage Term is not available in California.

## UNIVERSAL LIFE INSURANCE

### Custom Guarantee® UL

For clients looking for low-cost guaranteed death benefit coverage

- Guarantee the death benefit<sup>3</sup> to any age up to 120
- Premium Recovery Endorsement<sup>4</sup> provides the opportunity to recover part or all of the total premiums paid, less any policy debt or withdrawals, including withdrawal charges and policy fees, within a 60-day window after the 15th, 20th, and 25th policy anniversary upon full surrender of the policy
- Guaranteed exchange privilege<sup>5</sup> allows exchange to IUL products without evidence of insurability and NO surrender charge<sup>6</sup>
- Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup>

## INDEXED UNIVERSAL LIFE INSURANCE

### Protection Builder IUL®

#### with Premium Guarantee Rider (PGR)

Ideal for clients who desire an extended death benefit guarantee with strong potential for cash value accumulation.

- Optional PGR extends the No-Lapse Guarantee period to any age up to 120<sup>3</sup>
- Premium Recovery Endorsement<sup>4</sup> provides the opportunity to recover part or all of the total premiums paid within a 60-day window after the 15th, 20th, and 25th policy anniversary upon full surrender of the policy
- Interest bonuses on both the fixed and index accounts<sup>7</sup>
- Variable interest rate policy loans available in policy year one<sup>8</sup>
- Guaranteed Net Zero Cost Loans in years 6+<sup>9</sup>
- Overloan Protection Option<sup>10</sup>
- Protected Death Benefit<sup>11</sup>
- Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup>

### Protection Builder IUL® (Base Policy)

For clients requiring a cash value accumulation product with a low-cost structure and low face amount. Excellent for single-pay and short-pay cases.

- Potential for high long-term cash value growth
- Low-cost structure for low premium to carry
- Interest bonuses on both the fixed and index accounts<sup>7</sup>
- Variable interest rate policy loans available in policy year one<sup>8</sup>
- Guaranteed Net Zero Cost Loans in years 6+<sup>9</sup>
- Overloan Protection Option<sup>10</sup>
- Protected Death Benefit Option<sup>11</sup>
- Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup>

### Builder Plus IUL® 3

Designed for great long-term cash value accumulation potential through a strong income stream while reducing the effects of volatility and taxes. Ideal for clients who may be interested in helping supplement their retirement. Most appropriate for cases with a high funding level.

- Strong long-term cash value accumulation potential through multiple interest bonus<sup>7</sup> opportunities:
  - A base bonus on fixed and index accounts in years 11+
  - A higher current bonus beginning in year one for allocations to Fidelity Multifactor Index<sup>SM</sup> 5% ER
  - A separate bonus for funds borrowed as a result of Fixed Interest Participating Policy Loans<sup>8</sup>
- Fixed Interest Participating Policy Loans available in policy year one<sup>12</sup>
- Variable interest participating policy loans available in policy year one<sup>8</sup>
- Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup>
- Guaranteed Net Zero Cost Loans in years 6+<sup>9</sup>
- Overloan Protection Option<sup>10</sup>
- Protected Death Benefit Option<sup>11</sup>

### Smart Builder® IUL 3

#### with Waiver of Surrender Charge Option (WOSC) Rider

For clients who want to leverage their premium into a larger generally tax-free death benefit all while maintaining access to potential cash value.

- 0% premium load
- 0% surrender charge when WOSC is selected at time of application
- Surrender charge period is 10 years if WOSC is not selected at time of application
- Strong early cash value performance
- Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup>
- The WOSC is available on both business and individual cases<sup>6</sup>
- Variable interest participating policy loans available in policy year three<sup>8</sup>
- 10% of the account value is available for a penalty-free withdrawal beginning in policy year two. If the Waiver of Surrender Charge is elected there is no withdrawal charge for any partial withdrawals.<sup>13</sup>
- Overloan Protection Option<sup>10</sup>
- Protected Death Benefit Option<sup>11</sup>

**Get your healthiest clients underwriting decisions WriteAway® with North American's underwriting process, available on all products through SimpleSubmit®.**

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# PRODUCTS AT A GLANCE:

<p style="text-align: center;">————— <b>Term Life Insurance</b> —————</p> <p style="text-align: center;"><b>ADDvantage<sup>®</sup> Term:</b></p> <p style="text-align: center;">Term insurance protection to meet their death benefit coverage needs.</p>	
<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) 18-50 (Tobacco)</li> </ul>
<b>Maturity Age</b>	Age 95
<b>Minimum Face Amount</b>	\$100,000
<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 and Endorsements Available</b>	<ul style="list-style-type: none"> <li>• Children's Term Life Insurance Rider</li> <li>• Waiver of Term Premium for Disability Rider</li> <li>• Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2,*</sup></li> </ul>
<b>Banding</b>	<ul style="list-style-type: none"> <li>• Band 1: \$100,000 – \$249,999</li> <li>• Band 2: \$250,000 – \$499,999</li> <li>• Band 3: \$500,000 – \$999,999</li> <li>• Band 4: \$1,000,000 +</li> </ul>
<b>Convertibility</b>	<p>Conversions are allowed according to the following schedule:</p> <ul style="list-style-type: none"> <li>• <b>10-year term length:</b> the earlier of 7 years or age 70</li> <li>• <b>15-year term length:</b> the earlier of 12 years or age 70</li> <li>• <b>20-year term length:</b> the earlier of 15 years or age 70</li> <li>• <b>30-year term length:</b> the earlier of 20 years or age 70</li> </ul> <p>The conversion period is never less than 5 years regardless of issue age.</p>

\* NOTE: The critical illness benefit on ADDvantage Term is not available in California.

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# THE QUICK WAY TO GET AN OVERVIEW OF NORTH AMERICAN COMPANY'S PRODUCTS.

	Universal Life Insurance Custom Guarantee®	Indexed Universal Life Insurance Protection Builder IUL®
Target Market	<ul style="list-style-type: none"> <li>• Individuals seeking long-term guaranteed death benefit protection<sup>3</sup></li> <li>• Wealth transfer</li> </ul>	<ul style="list-style-type: none"> <li>• Family protection</li> <li>• Legacy building</li> <li>• Retirement Planning</li> </ul>
Issue Ages	15 days–79 years (age nearest)	15 days–79 years (age nearest)
Maturity Age	120, Extended Maturity Feature	120, Extended Maturity Feature
Minimum Face Amount	\$50,000 for issue ages 15 days–70 years \$100,000 for issue ages 71–79 years	\$50,000 for issue ages 15 days–70 years \$100,000 for issue ages 71–79 years
Target Premium/ Commission Option(s) <sup>1</sup>	<ul style="list-style-type: none"> <li>• Two-year rolling 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; B) Heaped/Asset Trail</li> </ul>
Guaranteed Interest Rate	2.5%	<ul style="list-style-type: none"> <li>• Minimum guaranteed Fixed Account rate is 1.5%</li> <li>• Minimum Account Value guaranteed interest rate is 2.5%</li> </ul>
Underwriting Classes	<ul style="list-style-type: none"> <li>• Super Preferred NT—ages 18–79</li> <li>• Preferred NT—ages 18–79</li> <li>• Standard NT—ages 15 days–79</li> <li>• Preferred TB—ages 18–79</li> <li>• Standard TB—ages 15 years–79</li> </ul>	<ul style="list-style-type: none"> <li>• Super Preferred NT—ages 18–79</li> <li>• Preferred NT—ages 18–79</li> <li>• Standard NT—ages 15 days–79</li> <li>• Preferred TB—ages 18–79</li> <li>• Standard TB—ages 15 years–79</li> </ul>
Waiver of Surrender Charge Option	N/A	N/A
Benefits, Endorsements and Riders— See footnotes for state availability	<ul style="list-style-type: none"> <li>• Accidental Death Benefit Rider</li> <li>• Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup></li> <li>• Children's Term Life Insurance Rider</li> <li>• Guaranteed Insurability Rider</li> <li>• Waiver of Monthly Deductions Rider</li> <li>• Premium Recovery Endorsement<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Premium Recovery Endorsement<sup>4</sup></li> <li>• Accidental Death Benefit Rider</li> <li>• Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup></li> <li>• Children's Term Life Insurance Rider</li> <li>• Premium Guarantee Rider*</li> <li>• Waiver of Monthly Deductions Rider</li> <li>• Guaranteed Insurability Rider</li> <li>• Overloan Protection Option<sup>10</sup></li> <li>• Protected Death Benefit Option<sup>11</sup></li> </ul> <p>* Premium Recovery Endorsement is only available with the Premium Guarantee Rider.</p>
Loans/Partial Surrenders <sup>5</sup>	<ul style="list-style-type: none"> <li>• Standard loans beginning in year one</li> <li>• Partial surrenders available in the first policy year</li> </ul>	<ul style="list-style-type: none"> <li>• Variable interest rate policy loans starting in year one<sup>8</sup></li> <li>• Standard loans beginning in policy year one</li> <li>• Partial surrenders available in the first policy year</li> </ul>
Surrender Charge Period	20 years or to age 95, if less	15 years

	— Indexed Universal Life Insurance — <b>Builder Plus IUL® 3</b>	— Indexed Universal Life Insurance — <b>Smart Builder® IUL 3</b>
<b>Target Market</b>	<ul style="list-style-type: none"> <li>• Strong long-term cash value growth potential</li> <li>• Retirement planning</li> <li>• Cases with a high funding level</li> </ul>	<ul style="list-style-type: none"> <li>• Strong early cash value growth potential</li> <li>• Access to potential cash value</li> <li>• Opportunity to cover the high cost of a critical, chronic, or terminal illness<sup>2</sup></li> </ul>
<b>Issue Ages</b>	15 days – 75 years (age last)	18 - 79 years (age last)
<b>Maturity Age</b>	120, Extended Maturity Feature	120, Extended Maturity Feature
<b>Minimum Face Amount</b>	\$50,000 for issue ages 15 days - 70 years \$100,000 for issue ages 71 - 75 years	\$100,000
<b>Target Premium/Commission Option(s)</b>	<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; B) Heaped/Asset Trail</li> </ul>	<ul style="list-style-type: none"> <li>• Commission Option: A) Heaped; B) Heaped/Asset Trail; C) Levelized</li> <li>• For policies with the Waiver of Surrender Charge Option Rider, the policy must use Commission Option C.</li> <li>• For policies with the Waiver of Surrender Charge Option Rider, if a full surrender or lapse occurs during the first policy year, 100% of the compensation paid will be charged back.</li> </ul>
<b>Guaranteed Interest Rate</b>	<ul style="list-style-type: none"> <li>• Minimum guaranteed Fixed Account interest rate is 1.5%</li> <li>• Minimum Account Value guaranteed interest rate 2%</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum guaranteed Fixed Account interest rate is 1.5%</li> <li>• Minimum Account Value guaranteed interest rate 2.0%</li> </ul>
<b>Underwriting Classes</b>	<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</li> <li>• Preferred TB—ages 18–75</li> <li>• Standard TB—ages 15 years–75</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred Plus NT—ages 18–79</li> <li>• Preferred NT—ages 18–79</li> <li>• Standard NT—ages 18–79</li> <li>• Preferred TB—ages 18–79</li> <li>• Standard TB—ages 18–79</li> </ul>
<b>Waiver of Surrender Charge Option</b>	N/A	✓
<b>Benefits*, Endorsements and Riders— See footnotes for state availability</b>	<ul style="list-style-type: none"> <li>• Return of Premium Death Benefit Option<sup>14</sup></li> <li>• Overloan Protection<sup>10</sup> and Protected Death Benefit options are included in the policy<sup>11</sup></li> <li>• Accidental Death Benefit Rider</li> <li>• Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup></li> <li>• Children's Term Life Insurance Rider</li> <li>• Waiver of Monthly Deductions Rider</li> <li>• Guaranteed Insurability Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Waiver of Surrender Charge Option Rider<sup>6</sup></li> <li>• Return of Premium Death Benefit Option<sup>14</sup></li> <li>• Overloan Protection<sup>10</sup> and Protected Death Benefit options are included in the policy<sup>11</sup></li> <li>• Accidental Death Benefit Rider</li> <li>• Accelerated death benefit endorsement for critical, chronic, and terminal illness<sup>2</sup></li> <li>• Children's Term Life Insurance Rider</li> <li>• Waiver of Monthly Deductions Rider</li> <li>• Guaranteed Insurability Rider</li> <li>• 10% of the account value is available for a penalty-free withdrawal beginning in policy year two. If the Waiver of Surrender Charge is elected there is no withdrawal charge for any partial withdrawals.<sup>6</sup></li> </ul>
<b>Loans/Partial Surrenders<sup>13</sup></b>	<ul style="list-style-type: none"> <li>• Variable interest participating policy loans starting in year one<sup>8</sup></li> <li>• Fixed interest participating policy loans starting in policy year one<sup>12</sup></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 participating policy loans starting in year three</li> <li>• Standard loans beginning in policy year one</li> <li>• Partial surrenders available in the first policy year</li> <li>• 10% of the account value is available for a penalty-free withdrawal beginning in policy year two. If the Waiver of Surrender Charge is elected there is no withdrawal charge for any partial withdrawals.<sup>6</sup></li> </ul>
<b>Surrender Charge Period</b>	10 years	10 years without the Waiver of Surrender Charge Rider.

\* Availability varies by state for Smart Builder IUL 3.



1. Premiums are guaranteed to remain level for the initial 10, 15, 20, or 30 year period. After the premium guarantee period, premiums will increase annually but will never exceed the Guaranteed Annual Renewal Premium.

2. Subject to eligibility requirements.

An administration fee is required at time of election of an accelerated death benefit. The face amount will be reduced by the accelerated death benefit amount. Since benefits are paid prior to death, a discount will be applied to the face amount accelerated. As a result, the actual amount received will be less than the amount of face amount accelerated.

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.

**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.**

3. Subject to premium payment requirements.

4. The Premium Recovery Endorsement is only available if the Premium Guarantee Rider is selected. If your client previously elected to accelerate the death benefit, the total premiums will also be reduced by the same portion that the death benefit was reduced at the time of that election. The Premium Recovery Endorsement will remain in effect to the 25-year policy anniversary as long as the qualification test is satisfied at each policy anniversary. Generally, the qualification test is met if the gross premiums paid guarantee the policy to at least the insured's attained age of 95, assuming no policy loans are taken. In some instances, additional premium may be required based on underwriting class, table ratings, or flat extras. If the Premium Recovery Endorsement terminates, it cannot be reinstated.

5. Allows policyowner the right to exchange policy, without evidence of insurability and surrender charges, to one of our cash value accumulation indexed universal life policies available at the time of exchange. The Cash Surrender Value on the new policy may not be greater than the Cash Surrender Value on the policy being exchanged. Not available for policy ages 76 and above or if there is an outstanding policy loan.

6. Surrender charges will not be waived if the policy is surrendered under an external 1035 exchange (except in FL). A decrease charge will be assessed if a reduction in the specified amount is requested during the waiver of surrender charge period. However, if a partial withdrawal results in a reduction of the specified amount, the withdrawal charge is waived. There is an additional charge for this rider and it must be applied for at the time of application.

7. **Protection 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 current interest bonus is .75% above the then current interest rate. The interest bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the percentage will not change. This bonus is not applied to any loaned amount.

**Builder Plus IUL 3:** 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 current interest bonus is 1.0% above the then current interest rate. The interest bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the percentage will not change. This bonus is not applied to any loaned amount.

**Builder Plus IUL 3 for the Fidelity Vol Control:** Interest Bonus on Index Account - The current interest bonus is 1.65% above the then current interest rate through policy year 10. If your client's policy is in effect after the 10th policy anniversary, the current interest bonus is 2.65% above the then current interest rate. The index bonus is applied after the participation rate, cap, floor spread, and any account interest multiplier. This 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 guaranteed percentage will not change.

8. The net cost of a variable interest rate/variable interest participating policy loan could be negative if the credits earned are less 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 rate/variable interest participating policy loans. In brief, Variable Interest Rate/Variable Interest Participating Policy Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.

9. Net Zero Cost Loans are loans charged and credited at the same interest rate percentage for a net zero cost. The policy year and amount available vary by product. Please refer to the specific product marketing guide for details.

10. 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. If Over loan Protection benefit is in effect, Accelerated Benefit riders cannot be elected. The Overloan Protection Benefit cannot be elected if the Protected Death Benefit is in effect.

11. If the 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 Over loan Protection Benefit is in effect.

12. The net cost of a Fixed Interest Participating Policy Loan could be negative if the credits earned are less 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.

13. In some situations loans and withdrawals may be subject to federal taxes. Midland National 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.

14. Subject to eligibility requirements. The maximum issue age is 70. Not allowed if the primary insured has a table rating greater than 4 or a flat extra rating. 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.

Please refer to the current marketing guides for complete product details.

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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 is a registered trademark 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.

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ADDvantage Term (policy form series LS174), Custom Guarantee UL (policy form series LS185), Protection Builder IUL (policy form series LS186), Builder Plus IUL 3 (policy form series LS183), Smart Builder IUL 3 (policy form series P100/IC22P100), or state variations, including all applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.

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