

Life



# Products at a Glance

A quick overview of our complete product line



# 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>7</sup>
- \$100,000 minimum face amount
- Accelerated death benefit for critical, chronic, and terminal illness<sup>2</sup>
- Available on WriteAway®

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 to any age up to 120<sup>6</sup>
- Premium Recovery Endorsement 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<sup>13</sup>
- Guaranteed exchange privilege allows exchange to IUL products without evidence of insurability and NO surrender charge<sup>14</sup>
- Accelerated death benefit for critical, chronic, and terminal illness<sup>2</sup>
- Available on WriteAway®

## 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>6</sup>
- Premium Recovery Endorsement 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<sup>13</sup>
- Interest bonuses on both the fixed and index accounts<sup>8</sup>
- Variable interest rate policy loans starting in year one<sup>3</sup>
- Guaranteed Net Zero Cost Loans in years 6+<sup>9</sup>
- Overloan Protection Option<sup>10</sup>
- Protected Death Benefit Option<sup>10</sup>
- Accelerated death benefit for critical, chronic, and terminal illness<sup>2</sup>
- Available on WriteAway®

### 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>8</sup>
- Variable interest rate policy loans starting in year one<sup>3</sup>
- Guaranteed Net Zero Cost Loans in years 6+<sup>9</sup>
- Overloan Protection Option<sup>10</sup>
- Protected Death Benefit Option<sup>10</sup>
- Accelerated death benefit for critical, chronic, and terminal illness<sup>2</sup>
- Available on WriteAway®

### 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 opportunities:
  - A base bonus on fixed and index accounts<sup>12</sup> 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 year one<sup>8</sup>
- Return of Premium death benefit option<sup>11</sup>
- Variable interest rate policy loans starting in year one<sup>3</sup>
- Accelerated death benefit for critical, chronic, and terminal illness<sup>2</sup>
- Available on WriteAway®

\*Not available in all territories.

### Smart Builder IUL 2

#### with Waiver of Surrender Charge Option (WOSC) Rider<sup>15</sup>

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 for critical, chronic, and terminal illness<sup>2</sup>
- The WOSC is available on both business and individual cases
- Variable interest rate policy loans starting in year one<sup>3</sup>
- 10% of the account value is available for a penalty-free withdrawal beginning in policy year two<sup>5</sup>
- Available on WriteAway®

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# PRODUCTS AT A GLANCE:

## Term Life Insurance

### **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<br/>(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)<br/>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<br/>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 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>                        | 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.                                                     |

\* 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<br>Custom Guarantee®                                                                                                                                                                                                                                                                                                  | Indexed Universal Life Insurance<br>Protection 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>• Family protection</li> <li>• Legacy building</li> <li>• Retirement Planning</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                   |
| Issue Ages                                                                 | 15 days–85 years (age nearest)                                                                                                                                                                                                                                                                                                                 | 15 days–85 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<br>\$100,000 for issue ages 71–85 years                                                                                                                                                                                                                                                               | \$50,000 for issue ages 15 days–70 years<br>\$100,000 for issue ages 71–85 years                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Target Premium/<br>Commission Option(s) <sup>1</sup>                       | <ul style="list-style-type: none"> <li>• Two-year 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 18–85</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 18–85</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>                                                                                                                                                                                                                                                                                      |
| Waiver of Surrender Charge Option                                          | N/A                                                                                                                                                                                                                                                                                                                                            | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Benefits, Endorsements and Riders—<br>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<sup>4</sup></li> </ul> | <ul style="list-style-type: none"> <li>• Premium Recovery Endorsement<sup>13</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<sup>4</sup></li> <li>• Guaranteed Insurability Rider</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>3</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 0–80, 10 years 81+                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|                                                                                    | — Indexed Universal Life Insurance —<br><b>Builder Plus IUL® 3</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | — Indexed Universal Life Insurance —<br><b>Smart Builder IUL 2</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)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 15 days - 80 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<br>\$100,000 for issue ages 71 - 75 years                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$100,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Target Premium/Commission Option(s)<sup>1</sup></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 2.5%</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 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 18–80</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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Waiver of Surrender Charge Option</b>                                           | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | ✓                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Benefits, Endorsements and Riders—<br/>See footnotes for state availability</b> | <ul style="list-style-type: none"> <li>• Return of Premium Death Benefit Option<sup>11</sup></li> <li>• Overloan Protection and Protected Death Benefit options are included in the policy<sup>10</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<sup>4</sup></li> <li>• Guaranteed Insurability Rider</li> </ul> | <ul style="list-style-type: none"> <li>• Waiver of Surrender Charge Option Rider<sup>15</sup></li> <li>• Return of Premium Death Benefit Option<sup>11</sup></li> <li>• Overloan Protection and Protected Death Benefit options are included in the policy<sup>10</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<sup>4</sup></li> <li>• Guaranteed Insurability Rider</li> <li>• 10% of the account value is available for a penalty-free withdrawal beginning in policy year two<sup>3</sup> If the Waiver of Surrender Charge is elected there is no withdrawal charge for any partial withdrawals.</li> <li>• 0% premium load</li> </ul> |
| <b>Loans/Partial Surrenders<sup>5</sup></b>                                        | <ul style="list-style-type: none"> <li>• Variable interest participating policy loans starting in year one<sup>3</sup></li> <li>• Fixed interest participating policy loans starting in policy 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>                                                                                                                                                                   | <ul style="list-style-type: none"> <li>• Variable interest rate policy loans starting in year one<sup>3</sup></li> <li>• Standard loans beginning in policy year one</li> <li>• Partial surrenders available in the first policy year</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Surrender Charge Period</b>                                                     | 10 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10 years without the Waiver of Surrender Charge Option Rider.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

The Fidelity Multifactor Yield Index<sup>SM</sup> 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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**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 that includes this comparison. Comparison is for solicitation purpose only, not for conversions.**

1. 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.
2. 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. An administrative fee applies at time of election.
3. The net cost of a variable interest rate policy loan, or variable interest participating policy loan as it is referred to as on Builder Plus IUL 3, 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 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.
4. Not available in New Jersey.
5. 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. 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.
6. Subject to premium payment requirements.
7. 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.
8. The net cost of a Fixed Interest Participating Policy Loan, only available on Builder Plus 3, 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.
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. Some living benefits cannot be elected simultaneously. If the Overloan Protection Benefit is elected, the accelerated death benefits and the protected death benefit cannot be elected. If the policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit.
11. Subject to eligibility requirements and only available at time of policy issue.
12. Conditionally Guaranteed Interest Bonus on Fixed Account – If the current fixed account crediting rate exceeds the guaranteed fixed account crediting rate and your client's policy is in effect after the 10th policy anniversary, your client's policy will receive an Interest Bonus. Depending on the product, the Interest Bonus percentages may not be guaranteed and could be subject to change; however once a policy is issued, the guaranteed percentage will not change. This bonus may not apply to loaned amounts.
13. This benefit will remain in effect to the 25 year policy anniversary as long as all gross premiums paid guarantee the policy to at least attained age 95, assuming no policy loans are taken. The premium recovery value is the total premiums paid less any policy debt or withdrawals, including withdrawal charges and processing fee. The total premiums paid will be reduced by the same portion as the death benefit for any acceleration of the death benefit. The premium recovery value will never be less than the net cash surrender value. Refer to the endorsement for complete details.
14. 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.
15. 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.

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.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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

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 2 (policy form series LS187), or state variations, including all applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.



Administrative Office  
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