

HELP SECURE YOUR CLIENTS' FUTURES AND HELP BUILD YOUR SALES

Indexed Universal Life Insurance Offering Guaranteed Death Benefit Coverage



Key Product Design Features

- **Variable Interest Rate Loans** – Capped at 6%, variable interest rate loans show compelling income potential (available in policy year six); standard loans available in the first policy year.
- **Many Index Selections** – With 13 index selections, your clients can build a plan that's right for them.
- **No Funds Required in Fixed Account** – All of the policy cash value can be allocated to the index selections for greater performance potential.
- **Chronic Illness Accelerated Benefit Rider** – This marketable rider allows acceleration of the death benefit for a chronic illness with no additional premium cost at issue or underwriting requirements (subject to eligibility requirements).
- **Guaranteed Interest Rate Bonus on Indexed Account** – Helps to boost cash value growth with .05% in years 11-20 and 0.75% in years 21+.
- **Daily Index Sweeps** – No need for money sitting in a fixed account for weeks or months. We allocate funds to indexed selections on trading day, upon receipt!¹

Product Strengths

- **Cash Value Maximization** – Helps to build cash value growth while offering guaranteed death benefit protection. The product may provide:
 - **Maximum Supplemental Retirement Income** - Guaranteed death benefit coverage until income is needed to help supplement retirement.
 - **Maximum Cash Value for Other Needs** - Cash value can provide emergency funds, surrender value (if needs change), or 1035 money for future product portability.
- **Low Face Amounts** – Guaranteed death benefit coverage down to \$25,000 face amount, even with top risk rate class. May be a terrific solution for 1035 exchanges, policy rescue, and those seeking lower death benefit protection.

Marketable Opportunities

- **1035 Exchanges** – May dramatically improve clients' projected performance in building cash value, while maintaining guaranteed death benefit protection.
- **Supplemental Retirement Income** – Guaranteed death benefit protection, variable interest rate loans, and high cash value performance help make this product ideal for supplemental retirement income.
- **Trusts** – Provides a guaranteed death benefit and the potential for cash value growth, which offers a trustee an additional element of future control.



Cash value growth potential makes this a great guaranteed death benefit product.
Contact **Sales Development** today at **(800) 800-3656**, ext. **10411**, to learn more.



We're Here for Life®

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¹Trading day is the day the New York Stock Exchange is open for business.

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.

Trusts should only be drafted by an attorney familiar with such matters. Neither North American Company nor its agents give tax advice.

Death benefit guarantee is subject to premium payment requirements.

Please refer to the marketing guides, Builder IUL series (PR-1275) and Chronic Illness Accelerated Benefit Rider (PR-1080), for complete product details.

Guarantee Builder IUL is issued on policy form series LS175, Chronic Illness Accelerated Benefit Rider is issued on form series LR450A (Accelerated Benefit Rider for Continuous Confinement in MN), by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issues ages may not be available in all jurisdictions. Limitations and restrictions may apply.