

Delivering the
Difference![®]



"Why? Should I have seen this coming? Could I have done something to prevent this?"

These are the heart-wrenching questions that people tend to ask after a tragedy has happened, such as when a death of a loved one occurs, or someone we love has a stroke or heart attack, or when income ceases due to a disability or prolonged critical illness.

Since asking questions is something we always do after the unexpected happens, wouldn't it be wise to ask similar questions beforehand?

Here is a sampling:

- Do I have the proper amount in an emergency fund?
- Do I have the proper amount of insurance so my family will be taken care of if I die, become disabled, or become infirm due to a serious illness?
- Is my estate plan up to date and do I have a will, a durable power of attorney, a healthcare proxy, or a trust?
- Have I named the proper beneficiaries of my insurance and retirement accounts?

No one in the financial services industry can ever answer the question "why?" after an unexpected tragedy happens, but we should be embarrassed if someone we know fails to ask the right questions now while they can.

We at North American stand ready to partner with you to help independent financial professionals have planning conversations with more clients.

Note the great product enhancements marketing tools below that can equip financial professionals to help more people prepare.

A handwritten signature in black ink, appearing to read 'David J. Murphy'. The signature is fluid and cursive, with a large initial 'D' and 'M'.



ABDE for Term Life

North American is excited to announce the addition of accelerated death benefits for critical, chronic, and terminal illness coming soon to ADDvantage[®] Term policies! North American is one of the few carriers to offer these benefits on competitively priced term insurance.

[Visit the microsite to learn more.](#)

Premium Deposit Agreement

Also now available at North American is the Premium Deposit Agreement feature, which allows the policyowner to submit a lump sum of money to automatically pay future premiums on their policy. This feature will be available on all single indexed universal life insurance products except Legacy Optimizer.

[Download the consumer flyer to learn more.](#)

Return of Premium flyer

In many retirement planning sales using life insurance, agents solve for minimum death benefit using increasing death benefit option with a plan to switch to level death benefit option following the funding period. Have you checked out the Builder Plus IUL Return of Premium death benefit option?

[Download the flyer to learn more.](#)

Live web training events

Living Benefits on ADDvantage Term

Thursday, October 11 at 10 a.m. CDT

[**Register »**](#)

North American's Web-based Software

Wednesday, October 17 at 3 p.m. CDT

[**Register »**](#)

Time with Tom: Using North American's PDA for a Guaranteed Death Benefit

Wednesday, October 24 at 3 p.m. CDT

[**Register »**](#)

News bulletins

Stay informed!

[Now available on ADDvantage Term: Critical, Chronic, and Terminal Illness Endorsements](#)

[Introducing: Premium Deposit Agreement](#)

[New electronic funds transfer \(EFT\) form](#)

[Recurring loan request and recurring withdrawal request forms](#)

[Payor guidelines](#)

The power of living benefits



Share this video with your clients to show how living benefits can help make a difference.

Tools & resources to help you succeed



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Return of Premium Death Benefit Option is subject to eligibility requirements.

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.

ADDvantage Term (policy form series LS174), Builder Plus IUL (policy form series LS183), Legacy Optimizer (policy form series LS180), Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness for Term Life (form series LR508), and Premium Deposit Agreement (form series LR509) 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.

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