

A COMPANY YOU CAN TRUST



North American Company for Life and Health Insurance has been providing quality life insurance products since 1886. As one of the leading life insurance companies in the U.S., we'll make it as easy as possible for you to become one of our insureds. Please visit our Website at www.northamericancompany.com to find out more about our company.

Indexed Universal Life Insurance with Long-Term Guarantees

Consumer Brochure



We're Here for Life®

NorthAmericanCompany.com



Guarantee Builder IUL®

North American's Guarantee Builder IUL is an indexed universal life (IUL) insurance solution with long-term death benefit guarantees. It provides the potential for strong cash value accumulation with a death benefit guarantee – even up to age 120.¹

Benefit	Feature
Security	A great vehicle for death benefit protection along with your long-term cash value accumulation plans
Control	The Premium Guarantee Rider helps you stay in control of your policy
Flexibility	Choose from multiple indices and crediting methods
Protection	In addition to death benefit protection when death occurs, the owner is able to accelerate a portion of the death benefit when certain conditions are met to help cover the cost of care or other expenses.



Guarantee Builder IUL is issued on policy form series LS175, Accelerated Benefit Endorsement is issued on form series LR352A, Chronic Illness Accelerated Benefit Rider (Accelerated Benefit Rider for Continuous Confinement in MN) is issued on form series LR450A, Premium Guarantee Rider is issued on form series LR483; or state variations by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193.

Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.

Life insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The Index Accounts are subject to caps and participation rates. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. For costs and complete details, call or write North American Company, Administrative Office, PO Box 5088, Sioux Falls, SD 57117-5088. Telephone: (800) 800-3656.

Security

Guarantee Builder IUL is indexed universal life insurance (IUL) that offers death benefit protection when death occurs. During the early policy years, your policy offers a No Lapse Guarantee (NLG) provision that guarantees the policy will stay in effect if you meet the NLG premium requirement.¹

Like other forms of permanent life insurance, your premium payments (less monthly deductions) may earn interest and grow the cash values of your policy. Additionally, Guarantee Builder IUL also offers the ability to earn interest linked to a stock market index. Depending on the performance of the selected index, your policy has the potential for strong cash value accumulation. But because you don't participate directly in the stock market, your cash value remains protected – even if the market goes down. The credited interest rate will never be less than zero percent—guaranteed!

Control

North American's Guarantee Builder IUL helps give you control over the guarantees in your policy. Guarantee Builder IUL provides a no lapse guarantee for 5-10 years, depending on the issue age. With the Premium Guarantee Rider, you can extend guaranteed coverage to any length of time you desire – even to age 120.¹ Policy Loans, rider charges, and withdrawals will impact this feature.

Flexibility

North American's Guarantee Builder IUL offers you the flexibility to choose an index, or a combination of indices, which will be used to determine the interest rate credited to your policy. You also have your choice of different crediting methods, which determines how the index change is calculated for a given period of time. You may also allocate premium to a fixed account, which guarantees a minimum interest rate of 3%.

Please refer to Understanding Indexed Universal Life Insurance brochure, PR-1617 for more detailed information on indices and crediting methods.



Protection

In the event of an unexpected illness, Guarantee Builder IUL may have you covered. Riders and endorsements for chronic and terminal illness provide the owner access to a great benefit with no additional premium at issue.² These benefits allow the owner to accelerate a portion of the death benefit when certain conditions are met. These accelerated death benefit proceeds can be used to help cover the cost of care or other expenses.³ The following benefits are included with the policy when eligibility requirements are met:

- Accelerated Benefit Endorsement (Terminal Illness only)
- Chronic Illness Accelerated Benefit Rider

For more details about these and other riders and endorsements, please visit www.nacolah.com/products/riders, or ask your North American representative for more information.

HELP SECURE YOUR FINANCIAL PROTECTION TODAY, WHILE GAINING AN OPPORTUNITY FOR POTENTIAL CASH VALUE GROWTH IN THE FUTURE WITH GUARANTEE BUILDER IUL.

¹ After the policy's no lapse guarantee period, coverage can be guaranteed to any age up to age 120 through the Premium Guarantee Rider. Coverage is guaranteed provided the no lapse guarantee premium requirement is met. If you do not meet the requirement significantly higher premiums may be necessary to keep the policy in force. Paying a premium that is equal to, but not greater than the no lapse guarantee premium will keep the policy in force but may result in a negative or zero account value. By paying only the no lapse guarantee premium you may be forgoing the advantage of building more cash values.

² An administrative fee is required at time of election of the benefit. 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.

³ In Massachusetts, the Accelerated Death Benefit amount (for chronic illness) may only be payable for expenses incurred for Qualified Long Term Care Services. Refer to rider or endorsement form for details.

