

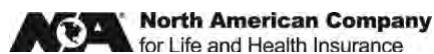
Illustrations with a decrease charge

339NB

Date: February 4, 2021
Effective: January 21, 2021

The Life Illustration and Policy Change teams have collaborated to enhance the process when requesting an illustration when there is a decrease charge. Going forward, we have added an additional page at the end of the illustration that will allow the customer to sign authorizing us to decrease the death benefit as well as authorizing the decrease charge. As a reminder, the decrease charge will be listed in the illustration. The illustration page should **only** be signed if the client wants to proceed with the decrease.

Below is a sample of what the additional page will look like.



I understand there is a decrease charge that will be assessed against my policy. I understand this charge will decrease the amount of cash value in my policy. Process my request to decrease my Policy's death benefit coverage to \$400,000.00.

Please update my premium (select one):

As shown on the illustration

To the following amount \$ _____

 Policyowner Signature

 Date

This In-Force Illustration is not a contract nor part of a contract and is not valid unless all pages are included.

If you have any questions, please contact Policy Change.

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.

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.