

Help your clients be positioned to win in retirement

North American's Builder Plus IUL[®] 3

Builder Plus 3 can provide death benefit protection and help you compete in a crowded market. Take a look at North American's new Builder Plus 3 with the Fidelity Multifactor Yield IndexSM 5% ER. Comparisons are to top IUL carriers by premium in 2021.

Male, Age 45, Preferred Underwriting \$25K Annual Premiums to Age 65, Min Non-MEC Death Benefit

	Initial DB	Distribution
North American Builder Plus IUL 3	\$328,351	\$104,100
Allianz Life Pro+ Advantage	\$362,335	\$90,576
Lincoln Financial WealthAccumulate 2 IUL 2020	\$376,444	\$87,603
John Hancock Accumulation IUL 21	\$391,567	\$84,178
Pacific Life Pacific Horizon IUL	\$373,262	\$76,018
National Life FlexLife NL	\$430,477	\$75,102
Transamerica Financial Foundation IUL*	\$425,000	\$72,801
Penn Mutual Accumulation Builder Flex IUL	\$407,099	\$72,288
Securian Financial Eclipse Accumulator IUL	\$380,715	\$70,520
Nationwide Indexed UL Accumulator II 2020	\$404,941	\$68,496

Female, Age 45, Preferred Underwriting \$25K Annual Premiums to Age 65, Min Non-MEC Death Benefit

	Initial DB	Distribution
North American Builder Plus IUL 3	\$360,646	\$106,116
Allianz Life Pro+ Advantage	\$426,489	\$91,116
Lincoln Financial WealthAccumulate 2 IUL 2020	\$444,645	\$88,110
John Hancock Accumulation IUL 21	\$460,617	\$84,122
Pacific Life Pacific Horizon IUL	\$446,977	\$75,651
National Life FlexLife NL	\$504,547	\$75,532
Securian Financial Eclipse Accumulator IUL	\$448,718	\$74,780
Penn Mutual Accumulation Builder Flex IUL	\$476,794	\$74,040
Transamerica Financial Foundation IUL*	\$515,000	\$72,552
Nationwide Indexed UL Accumulator II 2020	\$471,698	\$68,508

Male, Age 55, Preferred Underwriting \$35K Annual Premiums to Age 70, Min Non-MEC Death Benefit

	Initial DB	Distribution
North American Builder Plus IUL 3	\$384,351	\$83,268
Lincoln Financial WealthAccumulate 2 IUL 2020	\$385,507	\$71,681
Allianz Life Pro+ Advantage	\$383,269	\$71,052
John Hancock Accumulation IUL 21	\$402,001	\$70,189
Pacific Life Pacific Horizon IUL	\$391,068	\$65,743
Securian Financial Eclipse Accumulator IUL	\$392,247	\$65,473
Transamerica Financial Foundation IUL*	\$436,000	\$60,160
Penn Mutual Accumulation Builder Flex IUL	\$420,971	\$60,120
National Life FlexLife NL	\$431,701	\$58,651
Nationwide Indexed UL Accumulator II 2020	\$418,526	\$58,572

Female, Age 55, Preferred Underwriting \$35K Annual Premiums to Age 70, Min Non-MEC Death Benefit

	Initial DB	Distribution
North American Builder Plus IUL 3	\$400,317	\$86,844
Lincoln Financial WealthAccumulate 2 IUL 2020	\$455,774	\$73,109
Allianz Life Pro+ Advantage	\$436,915	\$72,768
John Hancock Accumulation IUL 21	\$474,086	\$70,984
Securian Financial Eclipse Accumulator IUL	\$460,740	\$66,811
Pacific Life Pacific Horizon IUL	\$457,586	\$63,616
National Life FlexLife NL	\$504,327	\$61,980
Penn Mutual Accumulation Builder Flex IUL	\$491,060	\$61,356
Transamerica Financial Foundation IUL*	\$527,000	\$59,538
Nationwide Indexed UL Accumulator II 2020	\$484,563	\$58,380

Illustrated with an increasing death benefit switching to level when premiums end. Participating loans with max 0.50% spread targeting \$10,000 cash surrender value at age 100. North American illustrated with the Fidelity Multifactor Yield IndexSM 5% ER and Fixed Interest Participating Policy Loans, competitors using a comparable index selection and participating loan. Monthly distributions where available. *Transamerica calculated with fixed rate loans. (Participating loans are not available.) Information taken from competitor software as of 3/22/22. While North American believes the figures presented in the table are accurate, North American makes no representation or warranty as to their accuracy and may also be subject to change at any time. For questions regarding this information, please contact a representative from the applicable company.

What IUL cases do you have on your desk today? You can stand out.

Ask your MGA about Builder Plus IUL 3 today!

The Fidelity Multifactor Yield Index 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. Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

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The net cost of a Fixed Interest Participating Policy Loan could be negative if the credits earned are greater 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.

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. Builder Plus IUL 3 is issued on policy form LS191, or state variation, including all applicable endorsements and riders, by North American Company for Life and Health Insurance[®]. Administrative Office, One Sammons Plaza, Sioux Falls, South Dakota 57193. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply. 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.

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