

Positioned to Win

Builder Plus IUL[®] 3

You need a competitive IUL product that will help you compete in a crowded market.

North American's **Builder Plus IUL[®] 3** can provide death benefit protection and a strong income stream while reducing the effects of volatility and taxes on your client's overall financial portfolio. Take a look at Builder Plus 3 compared to the top indexed universal life (IUL) insurance carriers by premium in 2021.



Male, Age 45, Preferred Underwriting \$25K Annual Premiums to Age 65, Min Non-MEC Death Benefit			Female, Age 45, Preferred Underwriting \$25K Annual Premiums to Age 65, Min Non-MEC Death Benefit		
	Initial DB	Distribution		Initial DB	Distribution
North American Builder Plus IUL 3	\$328,351	\$104,100	North American Builder Plus IUL 3	\$360,646	\$106,116
Allianz Life Pro+ Advantage	\$362,335	\$90,576	Allianz Life Pro+ Advantage	\$426,489	\$91,116
Lincoln Financial WealthAccumulate 2 IUL (2020)	\$376,444	\$87,603	Lincoln Financial WealthAccumulate 2 IUL (2020)	\$444,645	\$88,110
John Hancock Accumulation IUL 21	\$391,567	\$84,178	John Hancock Accumulation IUL 21	\$460,617	\$84,122
National Life FlexLife NL	\$430,477	\$77,602	National Life FlexLife NL	\$504,547	\$77,893
Pacific Life Pacific Horizon IUL	\$373,262	\$76,018	Pacific Life Pacific Horizon IUL	\$446,977	\$75,651
Transamerica Financial Foundation IUL*	\$425,000	\$72,801	Penn Mutual Accumulation Builder Flex IUL	\$476,794	\$74,040
Penn Mutual Accumulation Builder Flex IUL	\$407,099	\$72,288	Transamerica Financial Foundation IUL*	\$515,000	\$72,552
Securian Financial Eclipse Accumulator IUL	\$380,715	\$70,520	Securian Financial Eclipse Accumulator IUL	\$448,718	\$71,054
Nationwide Indexed UL Accumulator II 2020	\$404,941	\$68,496	Nationwide Indexed UL Accumulator II 2020	\$471,698	\$68,508

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 Rate Participating Loans using North American's web-based illustrations (March 2022), competitors using a comparable index selection and participating loan. Monthly distributions where available. *Transamerica calculated with fixed rate loans. (Participating loans are not available.)

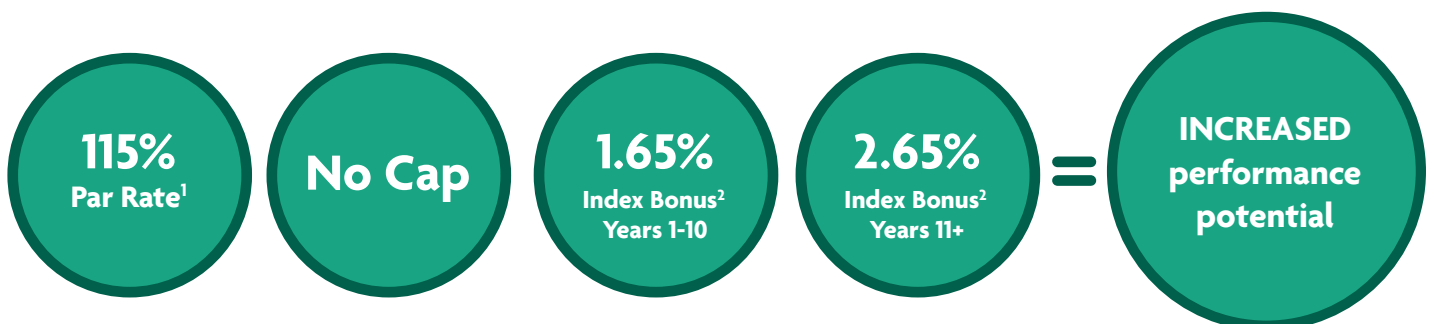
Information taken from competitor software as of 3/21/22, numbers shown include recent rate changes. While North American believes the figures presented in the table are accurate, North American makes no representation or warranty as to their accuracy and may also be subject to change at any time. For questions regarding this information, please contact a representative from the applicable company.

The Makings of a Winner

Builder Plus IUL 3 with the Fidelity Multifactor Yield IndexSM 5% ER

Builder Plus 3 offers eight different index selections. However, the reduced volatility of this index from Fidelity creates the opportunity for North American to purchase the underlying options at a lower cost.

North American reinvested the cost savings into a high participation rate, no cap, and an interest bonus!



A Loan with a Bonus!

Fixed Interest Participating Policy Loans

How it works: We declare an interest rate for the loan like a fixed loan, yet the loaned money still participates in the index account. We also credit a bonus on the loaned money! This loan – and the bonus – are available in policy year one.



Builder Plus 3
Male, Age 45, Preferred Underwriting, \$25k Annual Premiums to Age 65, Min Non-MEC DB, Participating loans with max 0.50% spread. Targeting \$10,000 cash surrender value at age 100. Annualized monthly distribution.

Fixed Interest Participating Policy Loan	\$104,100
Variable Interest Participating Policy Loan	\$83,124
Net Zero-Cost Loan	\$80,472



The information presented is hypothetical and not intended to project or predict investment results. Illustrations are not complete unless all pages are included. Data as of 3/21/22 using North American's web-based illustrations.

Help your clients be positioned to win in retirement.

What IUL cases do you have on your desk today?

Contact your MGA today to illustrate a solution!

1. Participation rate is not guaranteed and applies only to the portion of the index account allocated to the Fidelity index.
 2. Bonus structure shown is not guaranteed and applies only to the portion of the index account allocated to the Fidelity index.
 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.
Fidelity Product Services LLC disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. Fidelity Product Services LLC shall have no responsibility or liability whatsoever with respect to the Product.
 The net cost of Fixed Interest Participating Policy Loans and Variable Interest Participating Policy Loans could be negative if the credits earned are less 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, these loan types have more uncertainty than Standard Policy Loans in the interest rate credited.
 Net Zero Cost Loans are loans charged and credited at the same interest rate percentage for a net zero cost. The policy year and amount available vary by product. Please refer to the specific product marketing guide for details.
 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 series 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.