

# Where we win

At North American, we believe that together, we win, and we're committed to doing everything we can to earn your business. In order to do that, we know we need to have great products and features that put you at a competitive advantage. See how you can win with us with these North American differentiators.

**Win with us**  
 Get in touch with your MGA to get started.

## Strong term that competes

North American's **ADDvantage® Term** offers a winning combination of features:

- Death benefit protection for 10, 15, 20, or 30 years
- Accelerated death benefit endorsements for **critical, chronic, and terminal illness (CCT)** – help protect clients in the event of a qualifying medical condition
- Full conversion<sup>2</sup> – Convert to any currently marketed permanent policy with **no additional underwriting**
- Competitive rates – Consistently the lowest priced term product on the market today, when you factor in the zero cost of adding living benefits to the policy<sup>1</sup>
- Accelerated underwriting – faster, easier, less invasive

**Eager to learn more about why you and your client can win with ADDvantage Term?**

## Built-in growth opportunity

Convert to an existing indexed universal life (IUL) insurance policy and get compensated for a new case.

[Learn more](#)

## Guarantees that mean it

In a fast-paced world where change is inevitable, there are many things we can't count on to stay the same tomorrow. But life insurance shouldn't be one of them. While some competitors have pulled back, North American has charged forward in the guaranteed space, and you can count on our guaranteed products to help protect your clients, even when the future seems more uncertain than ever before.

### Maintain control with **Custom Guarantee® Universal Life**

- Lifetime guaranteed death benefit<sup>3</sup>
- Strong “dial-a-guarantee” pricing for guarantees to age 100 or less
- Strong short pay premiums for 5, 7, and 10-pay scenarios
- Premium Recovery Endorsement<sup>4</sup> provides an “opt-out clause” in case your client's needs change further down the line
- Guaranteed death benefit to age 120
- CCT benefits included

### Secure a guaranteed death benefit with **Protection Builder IUL®**

- Lifetime guaranteed death benefit<sup>3</sup>
- Premium Recovery Endorsement<sup>4</sup> provides an “opt-out clause” in case your client's needs change further down the line
- Guaranteed Minimum Account Value – **2.5% never looked so good!**

# IUL that's built for real life

Many companies, including ours, can offer your clients cash value growth potential through indexed universal life (IUL) insurance. That's great and all, if everything goes according to plan. When it doesn't, **policy expenses can result in a net loss** in years when the index is down, even with a zero percent floor.

While we all hope for sunshine, recent developments in our world have reminded us that there are also storms. That's why we have not only built our IUL products for growth, we've also built them to be sturdy in a volatile market, by incorporating a solid floor to help minimize the impacts of negative growth, compared to other competitors.

**BONUS!**

We offer a Premium Deposit Agreement<sup>5</sup> at a competitive rate<sup>6</sup>

## [ **Builder Plus IUL<sup>®</sup> 3** ] **Help clients own their financial future**

When you need a competitive IUL product that can help you compete in a crowded market, and your clients need to help supplement their retirement income and mitigate risks along the way, you may need **Builder Plus IUL 3**.

**Builder Plus 3** is a financial asset that can help provide tax diversification, potential for volatility reduction and long-term accumulation to help your client stop worrying about retirement, and start looking forward to it.

## The makings of a winner

### **Builder Plus IUL 3** with the Fidelity Multifactor Yield Index<sup>SM</sup> 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!**



**Want to help your clients own their financial future?**

[Download the product overview](#)

## [ **Protection Builder IUL<sup>®</sup>** ] **Extra emergency funding opportunity**

- Cash value growth potential
- CCT benefits included

## [ **Smart Builder<sup>®</sup> IUL 2** ] **Potential to build early cash value**

**Leverage** existing funds into a larger...

**Legacy** while maintaining...

**Liquidity** for those "just in case" needs

- Combines a strong death benefit with very strong early cash value potential
- Zero premium load, zero surrender charge<sup>6</sup>, zero percent floor
- CCT benefits included

[Download the product overview](#)

# Critical, Chronic, and Terminal Illness (CCT) on all products

## That's right. ALL PRODUCTS.

Illness doesn't discriminate, and it doesn't care what kind of life insurance policy you have. We don't discriminate either. That's why we offer CCT on all of our products.\*

## When illness strikes, don't drain the 401K

Would your client need to liquidate assets to pay for the high cost of an illness? For zero additional premium<sup>10</sup>, our CCT can help mitigate the financial risk of a qualifying medical condition that could derail your client's financial strategy. With this benefit your client can access a portion of the policy's death benefit for a qualifying illness. And, they can use it for any need!

**\$2,600**

Cancer patients spend up to \$2,600 per month on medical bills.<sup>9</sup>

**1 in 6**

Healthcare dollars are spent on cardiovascular disease.<sup>10</sup>

**60%**

More than 60% of insured Americans with medical bills blow through most or all of their savings.<sup>11</sup>

**Visit our living benefits resource page for helpful agent and client-friendly tools.**

\* The critical illness benefit on ADDvantage Term is not available in California.

## Selling and submitting made simple

Whether you're selling life insurance in person or remotely, we use the latest technology and provide friendly support to make doing business with us as easy and painless as possible.

From a smooth, digital application process to fast and easy accelerated underwriting, the tools and processes we have in place allow for a quick and seamless experience so that you can get back to doing what you do best.

**Large cases?**

We can do that too.

[Learn more](#)

### WriteAway® Accelerated underwriting

Less invasive – opportunity for no labs or exams

Faster underwriting – clients can have a decision in 48-72 hours

Full commissions + quicker processing = get paid faster

### SimpleSubmit® e-app Digital application process

Submit applications fast and efficiently

Sign and deliver policies electronically

### Web-based illustrations Intuitive illustration software

Painlessly run illustrations to find the best policy for your client

Easy to use, easy to share

# See why you can have confidence in doing business with North American.



## The story for North American's success begins with our company's strong history and deep roots.

- Over 134 years in business
- Employee-owned
- "A+" (Superior) by A.M. Best
- "A+" (Strong) by S&P Global Ratings, and
- "A+" (Stable) by Fitch Ratings.<sup>12</sup>

## The proof is in the numbers.

Download our flyer to see how North American's strength and stability adds up.

Download

1. There is no additional Monthly Deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment received in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required each time an Election is made.

2. Conversions are allowed according to the following schedule:

- 10-year term length: the earlier of 7 years or age 70
- 15-year term length: the earlier of 12 years or age 70
- 20-year term length: the earlier of 15 years or age 70
- 30-year term length: the earlier of 20 years or age 70

The conversion period is never less than 5 years regardless of issue age.

3. Subject to premium payment requirements.

4. The Premium Recovery Endorsement allows the owner to fully surrender the policy during the premium recovery period and recover all or a portion of the total premiums paid less any policy debt or withdrawals, including withdrawal charges and processing fees. The total premiums paid will be reduced by the same portion as the death benefit for any acceleration of the death benefit. This endorsement will remain in effect to the 25-year policy anniversary as long as the qualification test is satisfied at each policy anniversary. Generally, the qualification test is met if the gross premiums paid guarantee the policy to at least the insured's attained age of 95, assuming no policy loans are taken. In some instances, additional premium may be required based on underwriting class, table ratings or flat extras. If the Premium Recovery Endorsement terminates, it cannot be reinstated. This benefit is available for a 60-day window following the 15, 20, and 25-year policy anniversaries. The maximum amount that can be recovered is capped at 50% of the lowest specified amount of the policy. The premium recovery value will never be less than the net cash surrender value. Please reference the policy for complete details.

5. THIS AGREEMENT IS NOT INTENDED TO BE USED FOR INVESTMENT PURPOSES.

6. When the waiver of surrender charge option rider is selected at the time of application. Available for an additional charge per \$1,000 per month, depending on issue age and underwriting class.

7. Participation rate is not guaranteed and applies only to the portion of the index account allocated to the Fidelity index.

8. Bonus structure shown is not guaranteed and applies only to the portion of the index account allocated to the Fidelity index.

9. The Out-of-Pocket Cost Burden of Cancer Care - A Systematic Literature Review. Current Oncology. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8025828/>

10. Costs and Consequences. Million Hearts. Accessed March 2020. <https://millionhearts.hhs.gov/learn-prevent/cost-consequences.html>

11. *10 Statistics about US Medical Debt that Will Shock You*. National Bankruptcy Forum. Oct 2021. <https://www.natlbkruptcy.com/us-medical-debt-statistics/>

12. A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to contact holders. A+ (Superior) is the second highest rating out of 15 categories, and was affirmed for North American Company for Life and Health Insurance® as part of Sammons Financial Group on July 30, 2021. S&P Global awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on June 2, 2021 to North American Company for Life and Health Insurance®, member of Sammons Financial Group. Fitch Ratings, a global leader in financial information services and credit ratings, on December 14, 2021, assigned an Insurer Financial Strength Rating of A+ Stable for North American. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization and strong operating profitability supported by strong investment performance. For more information, read the Fitch Ratings Report.

Neither North American Company nor its agents give tax advice. Please advise your customers to consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

**Agents offering, marketing, or selling accelerated death benefits for chronic illness in California must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long-term care insurance to clients. You must provide clients with the ADBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purposes only, not for conversions.**

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.

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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.

Neither North American Company nor its agents give legal or tax advice. Please advise your customers to consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

ADDvantage Term (policy form series LSI74), Builder Plus IUL 3 (policy form series LSI91), Custom Guarantee UL (policy form series LSI85), Protection Builder IUL (policy form series LSI86), and Smart Builder IUL 2 (policy form series LSI87), or state versions including all applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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