

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 potentially reducing the effects of volatility and taxes³ 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 2022.

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	\$108,708	North American Builder Plus IUL 3	\$360,646	\$110,784
Allianz Life Pro+ Advantage	\$362,335	\$100,536	Allianz Life Pro+ Advantage	\$426,489	\$101,124
Lincoln Financial WealthAccumulate 2 IUL (2020)	\$376,444	\$87,603	Lincoln Financial WealthAccumulate 2 IUL (2020)	\$444,645	\$88,110
National Life FlexLife	\$430,477	\$83,055	National Life FlexLife	\$504,547	\$83,579
Nationwide Indexed UL Accumulator II 2020	\$404,941	\$81,048	Penn Mutual Accumulation Builder Flex IUL	\$472,683	\$81,852
Penn Mutual Accumulation Builder Flex IUL	\$404,186	\$80,580	Nationwide Indexed UL Accumulator II 2020	\$471,698	\$81,036
John Hancock Accumulation IUL 21	\$391,567	\$78,119	John Hancock Accumulation IUL 21	\$460,617	\$78,168
Pacific Life Pacific Horizon IUL	\$373,262	\$76,390	Pacific Life Pacific Horizon IUL	\$446,977	\$76,057
Securian Financial Eclipse Accumulator IUL	\$380,715	\$70,728	Securian Financial Eclipse Accumulator IUL	\$448,718	\$71,315

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 (December 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.)

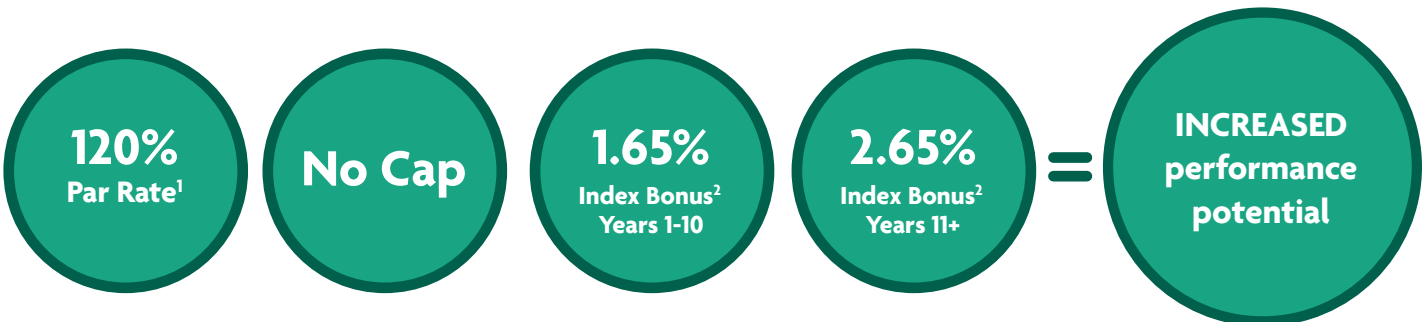
Information taken from competitor software as of 12/5/22, numbers shown include recent rate changes. While North American believes the figures presented in the table are accurate, North American makes no representation or warranty as to their accuracy and may also be subject to change at any time. For 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 IUL 3 offers eight different index selections. However, this index from Fidelity costs less than the others. North American passes the cost savings on to the policyowner in the form of an interest bonus, which may over the long term result in better cash value accumulation.

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



A Loan with a Bonus!²

Fixed Interest Participating Policy Loans

How it works: We declare an interest rate for the loan like a fixed loan, yet the loaned money is included in the account value that has the opportunity to earn index credits. We also credit a bonus on the loaned money! This loan – and the bonus – are available in policy year one.



Builder Plus IUL 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 ⁴	\$108,708
Variable Interest Participating Policy Loan ⁴	\$87,144
Net Zero-Cost Loan ⁵	\$84,324



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 12/5/22 using North American's web-based illustrations.

Help your clients be positioned to win by adding life insurance to their current retirement plan.

What IUL cases do you have on your desk today?

Contact me 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.
3. Neither North American 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.
4. 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.
5. 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.

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 is a registered trademark 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.

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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.

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®, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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