

North American Company for Life and Health Insurance

Builder IUL7 - Guideline Premium Test

A Universal Life Insurance Policy Illustration

Valued Client
 Male, Age 50 (Based on Last Birthday), Preferred Non-Tobacco
 Riders: None
 Rating: None

Death Benefit: \$500,000 Initial DB Option: Level
 Initial Annual Premium: \$16,500.00
 1035: \$25,110.00 (Month 1)
 Non-1035: \$0.00 (Month 1)

This illustration is based on the following initial premium allocations:

S&P 500®	Annual Point-to-Point	100%	S&P MidCap 400®	Daily Averaging	0%
S&P 500®	Monthly Point-to-Point	0%	Russell 2000®	Annual Point-to-Point	0%
S&P 500®	Daily Averaging	0%	Russell 2000®	Daily Averaging	0%
DJIA(sm)	Annual Point-to-Point	0%	EURO STOXX 50®	Annual Point-to-Point	0%
DJIA(sm)	Daily Averaging	0%	Uncapped S&P 500®	Annual Point-to-Point	0%
NASDAQ-100®	Annual Point-to-Point	0%	Multi-Index Group	Multi-Index Annual Point-to-Point	0%
S&P MidCap 400®	Annual Point-to-Point	0%	Fixed Account		0%

FOR THIS ILLUSTRATION, THE COMMISSIONABLE TARGET PREMIUM IS \$11,540.00.

FOR AGENT'S USE ONLY. MAY NOT BE SHOWN TO PROSPECTIVE INSURED.

				Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
				3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
End of Year	End of Yr Age	Premium Outlay	Loan Amount	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	51	41610.00	0	36662	20412	500000	38974	22724	500000	39764	23514	500000
2	52	16500.00	0	49701	33776	500000	54814	38889	500000	56762	40837	500000
3	53	16500.00	0	62990	47390	500000	71332	55732	500000	74852	59252	500000
4	54	16500.00	0	76443	61493	500000	88693	73743	500000	94248	79298	500000
5	55	16500.00	0	90082	75782	500000	106968	92668	500000	115078	100778	500000
		107,610.00	0									
6	56	16500.00	0	103930	90280	500000	126278	112628	500000	137525	123875	500000
7	57	16500.00	0	117916	104916	500000	146659	133659	500000	161700	148700	500000
8	58	0.00	0	115936	103911	500000	151499	139474	500000	170758	158733	500000
9	59	0.00	0	113603	102553	500000	156530	145480	500000	180471	169421	500000
10	60	0.00	0	110855	100780	500000	161850	151775	500000	190978	180903	500000
		140,610.00	0									

North American Company for Life and Health Insurance

Builder IUL7 - Guideline Premium Test

A Universal Life Insurance Policy Illustration

Valued Client
 Male, Age 50 (Based on Last Birthday), Preferred Non-Tobacco
 Riders: None
 Rating: None

Death Benefit: \$500,000 Initial DB Option: Level
 Initial Annual Premium: \$16,500.00
 1035: \$25,110.00 (Month 1)
 Non-1035: \$0.00 (Month 1)

FOR THIS ILLUSTRATION, THE COMMISSIONABLE TARGET PREMIUM IS \$11,540.00.

FOR AGENT'S USE ONLY. MAY NOT BE SHOWN TO PROSPECTIVE INSURED.

End of Year	End of Yr Age	Premium Outlay	Loan Amount	Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
				Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
				3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
11	61	0.00	0	107625	98850	500000	170915	162140	500000	206062	197287	500000
12	62	0.00	0	103790	96640	500000	180546	173396	500000	222482	215332	500000
13	63	0.00	0	99221	93696	500000	190830	185305	500000	240410	234885	500000
14	64	0.00	0	93874	90299	500000	201823	198248	500000	259999	256424	500000
15	65	0.00	0	87601	85976	500000	213620	211995	500000	281447	279822	500000
		140,610.00	0									
16	66	0.00	0	80391	80391	500000	226285	226285	500000	304939	304939	500000
17	67	0.00	0	72127	72127	500000	239920	239920	500000	330701	330701	500000
18	68	0.00	0	62731	62731	500000	254538	254538	500000	358912	358912	500000
19	69	0.00	0	52007	52007	500000	270131	270131	500000	389770	389770	500000
20	70	0.00	50427	0	0	0	286738	233335	446598	423573	370170	446598
		140,610.00	50,427									
21	71	0.00	50427	0	0	0	304451	194495	390045	460674	350719	419820
22	72	0.00	50427	0	0	0	323332	153487	330155	501239	331394	396555
23	73	0.00	50427	0	0	0	343558	110290	266732	545475	312207	372209
24	74	0.00	50427	0	0	0	365283	64850	199567	593741	293308	346745
25	75	0.00	50427	0	0	0	0	0	0	646444	274883	320135
		140,610.00	302,562									

North American Company for Life and Health Insurance

Builder IUL7 - Guideline Premium Test

A Universal Life Insurance Policy Illustration

Valued Client
 Male, Age 50 (Based on Last Birthday), Preferred Non-Tobacco
 Riders: None
 Rating: None

Death Benefit: \$500,000 Initial DB Option: Level
 Initial Annual Premium: \$16,500.00
 1035: \$25,110.00 (Month 1)
 Non-1035: \$0.00 (Month 1)

FOR THIS ILLUSTRATION, THE COMMISSIONABLE TARGET PREMIUM IS \$11,540.00.

FOR AGENT'S USE ONLY. MAY NOT BE SHOWN TO PROSPECTIVE INSURED.

End of Year	End of Yr Age	Premium Outlay	Loan Amount	Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
				Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
				3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
26	76	0.00	50427	0	0	0	0	0	0	704040	257155	292357
27	77	0.00	50427	0	0	0	0	0	0	766742	240089	278426
28	78	0.00	50427	0	0	0	0	0	0	834980	223852	265601
29	79	0.00	50427	0	0	0	0	0	0	909221	208635	254096
30	80	0.00	50427	0	0	0	0	0	0	989969	194646	244145
		140,610.00	554,697									
31	81	0.00	50427	0	0	0	0	0	0	1077751	182101	235989
32	82	0.00	50427	0	0	0	0	0	0	1173146	171251	229908
33	83	0.00	50427	0	0	0	0	0	0	1276773	162364	226202
34	84	0.00	50427	0	0	0	0	0	0	1389293	155731	225196
35	85	0.00	50427	0	0	0	0	0	0	1511398	151654	227224
		140,610.00	806,832									
36	86	0.00	50427	0	0	0	0	0	0	1643825	150454	232645
37	87	0.00	50427	0	0	0	0	0	0	1787244	152362	241725
38	88	0.00	50427	0	0	0	0	0	0	1942445	157703	254825
39	89	0.00	50427	0	0	0	0	0	0	2110277	166833	272346
40	90	0.00	0	0	0	0	0	0	0	2291453	233345	347918
		140,610.00	1,008,540									

North American Company for Life and Health Insurance

Builder IUL7 - Guideline Premium Test

A Universal Life Insurance Policy Illustration

Valued Client
 Male, Age 50 (Based on Last Birthday), Preferred Non-Tobacco
 Riders: None
 Rating: None

Death Benefit: \$500,000 Initial DB Option: Level
 Initial Annual Premium: \$16,500.00
 1035: \$25,110.00 (Month 1)
 Non-1035: \$0.00 (Month 1)

FOR THIS ILLUSTRATION, THE COMMISSIONABLE TARGET PREMIUM IS \$11,540.00.

FOR AGENT'S USE ONLY. MAY NOT BE SHOWN TO PROSPECTIVE INSURED.

End of Year	End of Yr Age	Premium Outlay	Loan Amount	Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
				Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
				3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
41	91	0.00	0	0	0	0	0	0	0	2487066	307531	431884
42	92	0.00	0	0	0	0	0	0	0	2700578	392449	500473
43	93	0.00	0	0	0	0	0	0	0	2934237	489929	577956
44	94	0.00	0	0	0	0	0	0	0	3190811	602289	666105
45	95	0.00	0	0	0	0	0	0	0	3473716	732471	767209
		140,610.00	1,008,540									
46	96	0.00	0	0	0	0	0	0	0	3787281	884303	884303
47	97	0.00	0	0	0	0	0	0	0	4129064	1054810	1054810
48	98	0.00	0	0	0	0	0	0	0	4501599	1245965	1245965
49	99	0.00	0	0	0	0	0	0	0	4907648	1459931	1459931
50	100	0.00	0	0	0	0	0	0	0	5350219	1699087	1699087
		140,610.00	1,008,540									
51	101	0.00	0	0	0	0	0	0	0	5834414	1967865	1967865
52	102	0.00	0	0	0	0	0	0	0	6362428	2267753	2267753
53	103	0.00	0	0	0	0	0	0	0	6938228	2601967	2601967
54	104	0.00	0	0	0	0	0	0	0	7566138	2974037	2974037
55	105	0.00	0	0	0	0	0	0	0	8250873	3387838	3387838
		140,610.00	1,008,540									

North American Company for Life and Health Insurance

Builder IUL7 - Guideline Premium Test

A Universal Life Insurance Policy Illustration

Valued Client
 Male, Age 50 (Based on Last Birthday), Preferred Non-Tobacco
 Riders: None
 Rating: None

Death Benefit: \$500,000 Initial DB Option: Level
 Initial Annual Premium: \$16,500.00
 1035: \$25,110.00 (Month 1)
 Non-1035: \$0.00 (Month 1)

FOR THIS ILLUSTRATION, THE COMMISSIONABLE TARGET PREMIUM IS \$11,540.00.

FOR AGENT'S USE ONLY. MAY NOT BE SHOWN TO PROSPECTIVE INSURED.

End of Year	End of Yr Age	Premium Outlay	Loan Amount	Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
				Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
				3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
56	106	0.00	0	0	0	0	0	0	0	8997577	3847623	3847623
57	107	0.00	0	0	0	0	0	0	0	9811858	4358057	4358057
58	108	0.00	0	0	0	0	0	0	0	10699831	4924256	4924256
59	109	0.00	0	0	0	0	0	0	0	11668166	5551831	5551831
60	110	0.00	0	0	0	0	0	0	0	12724135	6246937	6246937
		140,610.00	1,008,540									
61	111	0.00	0	0	0	0	0	0	0	13875669	7016316	7016316
62	112	0.00	0	0	0	0	0	0	0	15131417	7867362	7867362
63	113	0.00	0	0	0	0	0	0	0	16500811	8808176	8808176
64	114	0.00	0	0	0	0	0	0	0	17994134	9847634	9847634
65	115	0.00	0	0	0	0	0	0	0	19622603	10995460	10995460
		140,610.00	1,008,540									
66	116	0.00	0	0	0	0	0	0	0	21398449	12262304	12262304
67	117	0.00	0	0	0	0	0	0	0	23335008	13659831	13659831
68	118	0.00	0	0	0	0	0	0	0	25446827	15200814	15200814
69	119	0.00	0	0	0	0	0	0	0	27749765	16899237	16899237
70	120	0.00	0	0	0	0	0	0	0	30261118	18770410	18770410
		140,610.00	1,008,540									

Non-Guaranteed Alternate interest rates for Index Selections (including bonuses): 6.30% years 1-10, 7.05% thereafter
 Non-Guaranteed interest rates for Index Selections (including bonuses): 8.30% years 1-10, 9.05% thereafter