

**North American Company for Life and Health Insurance**  
**Rapid Builder IUL2 - Cash Value Accumulation Test**  
**A Universal Life Insurance Policy Illustration**

Valued Client  
Male, Age 55 (Based on Last Birthday), Preferred Non-Tobacco  
Riders: Waiver of Surrender Charge Option, Chronic Illness Accelerated Benefit Rider  
Rating: None

Death Benefit: \$128,000 Initial DB Option: Level  
Initial Annual Premium: \$.00  
1035: \$0.00 (Month 1)  
Non-1035: \$50,000.00 (Month 1)

This illustration is based on the following initial premium allocations:

<u>S&amp;P 500®</u> Point-to-Point 100 %	<u>S&amp;P 500®</u> Daily Averaging 0 %	<u>Uncapped</u> <u>S&amp;P 500®</u> Point-to-Point 0 %	<u>DJIA(sm)</u> Point-to-Point 0 %	<u>DJIA(sm)</u> Daily Averaging 0 %	<u>Multi-Index</u> <u>Group</u> Point-to-Point 0 %	<u>EURO</u> <u>STOXX 50®</u> Point-to-Point 0 %	<u>Fixed</u> <u>Account</u> 0 %
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**FOR THIS ILLUSTRATION, THE COMMISSIONABLE TARGET PREMIUM IS \$1,743.36.**

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

			Guaranteed				Non-Guaranteed Alternate				Non-Guaranteed
			3.00% Interest Rate				3.00% Interest Rate for Index Selections				7.00% Interest Rate for Index Selections
<u>End of</u> <u>Year</u>	<u>End of</u> <u>Yr Age</u>	<u>Premium</u> <u>Outlay</u>	<u>Account</u> <u>Value</u>	<u>Surrender</u> <u>Value</u>	<u>Death</u> <u>Benefit</u>	<u>Account</u> <u>Value</u>	<u>Surrender</u> <u>Value</u>	<u>Death</u> <u>Benefit</u>	<u>Account</u> <u>Value</u>	<u>Surrender</u> <u>Value</u>	<u>Death</u> <u>Benefit</u>
1	56	50000.00	49903	49903	128000	50492	50492	128000	52492	52492	128000
2	57	0.00	49737	49737	128000	50868	50868	128000	55020	55020	128581
3	58	0.00	49518	49518	128000	51189	51189	128000	57655	57655	130762
4	59	0.00	49234	49234	128000	51492	51492	128000	60444	60444	133099
5	60	0.00	48875	48875	128000	51748	51748	128000	63374	63374	135556
		50,000.00									
6	61	0.00	48425	48425	128000	51770	51770	128000	66263	66263	137694
7	62	0.00	47864	47864	128000	51710	51710	128000	69269	69269	139924
8	63	0.00	47164	47164	128000	51575	51575	128000	72410	72410	142286
9	64	0.00	46319	46319	128000	51362	51362	128000	75696	75696	144807
10	65	0.00	45302	45302	128000	51095	51095	128000	79161	79161	147477
		50,000.00									

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End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
11	66	0.00	44111	44111	128000	51475	51475	128000	83604	83604	151825
12	67	0.00	42726	42726	128000	51815	51815	128000	88301	88301	156381
13	68	0.00	41132	41132	128000	52121	52121	128000	93277	93277	161090
14	69	0.00	39294	39294	128000	52393	52393	128000	98552	98552	166158
15	70	0.00	37271	37271	128000	52689	52689	128000	104207	104207	171525
		50,000.00									
16	71	0.00	34934	34934	128000	53179	53179	128000	110701	110701	177897
17	72	0.00	32198	32198	128000	53581	53581	128000	117574	117574	184709
18	73	0.00	28976	28976	128000	53919	53919	128000	124880	124880	191691
19	74	0.00	25205	25205	128000	54155	54155	128000	132620	132620	199195
20	75	0.00	20799	20799	128000	54278	54278	128000	140821	140821	207007
		50,000.00									
21	76	0.00	15627	15627	128000	54282	54282	128000	149518	149518	215305
22	77	0.00	9534	9534	128000	54159	54159	128000	158751	158751	223997
23	78	0.00	2284	2284	128000	53877	53877	128000	168542	168542	233094
24	79	0.00	0	0	0	53433	53433	128000	178942	178942	242825
25	80	0.00	0	0	0	52779	52779	128000	189967	189967	253226
		50,000.00									

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26	81	0.00	0	0	0	51853	51853	128000	201634	201634	264141
27	82	0.00	0	0	0	50537	50537	128000	213930	213930	275542
28	83	0.00	0	0	0	48784	48784	128000	226898	226898	287706
29	84	0.00	0	0	0	46506	46506	128000	240569	240569	300471
30	85	0.00	0	0	0	43599	43599	128000	254970	254970	314123
		50,000.00									
31	86	0.00	0	0	0	40053	40053	128000	270901	270901	329145
32	87	0.00	0	0	0	35439	35439	128000	287646	287646	345176
33	88	0.00	0	0	0	29490	29490	128000	305237	305237	362011
34	89	0.00	0	0	0	21887	21887	128000	323720	323720	379723
35	90	0.00	0	0	0	12076	12076	128000	343083	343083	398320
		50,000.00									
36	91	0.00	0	0	0	0	0	0	363419	363419	417932
37	92	0.00	0	0	0	0	0	0	384697	384697	438169
38	93	0.00	0	0	0	0	0	0	406903	406903	459394
39	94	0.00	0	0	0	0	0	0	430069	430069	481248
40	95	0.00	0	0	0	0	0	0	454247	454247	503760
		50,000.00									

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41	96	0.00	0	0	0	0	0	0	479629	479629	527113
42	97	0.00	0	0	0	0	0	0	506447	506447	551014
43	98	0.00	0	0	0	0	0	0	535273	535273	575418
44	99	0.00	0	0	0	0	0	0	565157	565157	604718
45	100	0.00	0	0	0	0	0	0	596013	596013	635946
		50,000.00									
46	101	0.00	0	0	0	0	0	0	640714	640714	681079
47	102	0.00	0	0	0	0	0	0	688767	688767	730093
48	103	0.00	0	0	0	0	0	0	740425	740425	782629
49	104	0.00	0	0	0	0	0	0	795957	795957	838938
50	105	0.00	0	0	0	0	0	0	855654	855654	899292
		50,000.00									
51	106	0.00	0	0	0	0	0	0	919828	919828	963979
52	107	0.00	0	0	0	0	0	0	988815	988815	1033311
53	108	0.00	0	0	0	0	0	0	1062976	1062976	1108684
54	109	0.00	0	0	0	0	0	0	1142699	1142699	1188407
55	110	0.00	0	0	0	0	0	0	1228401	1228401	1275081
		50,000.00									

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56	111	0.00	0	0	0	0	0	0	1320531	1320531	1366750
57	112	0.00	0	0	0	0	0	0	1419571	1419571	1466417
58	113	0.00	0	0	0	0	0	0	1526039	1526039	1576398
59	114	0.00	0	0	0	0	0	0	1640492	1640492	1694628
60	115	0.00	0	0	0	0	0	0	1763529	1763529	1821725
		50,000.00									
61	116	0.00	0	0	0	0	0	0	1895794	1895794	1956459
62	117	0.00	0	0	0	0	0	0	2037978	2037978	2103194
63	118	0.00	0	0	0	0	0	0	2190827	2190827	2260933
64	119	0.00	0	0	0	0	0	0	2355139	2355139	2428148
65	120	0.00	0	0	0	0	0	0	2531774	2531774	2602664
		50,000.00									

Non-Guaranteed Alternate interest rates for Index Selections (including bonuses): 3.00% years 1-15, 3.50% thereafter  
 Non-Guaranteed interest rates for Index Selections (including bonuses): 7.00% years 1-15, 7.50% thereafter