

KEY PRODUCT DESIGN FEATURES

- **Accelerated Death Benefits** – This marketable feature allows acceleration of the death benefit with no additional premium cost (subject to eligibility requirements).¹
- **\$50,000 Minimum Face Amount** – Top rate class available at all face amounts for issue ages 0-59; \$25,000 for issue ages 60-85.
- **No Premium Payments After Age 100** – Guaranteed.
- **Two-year Rolling Targets** – Earn the full first-year commission on premium paid during the first 24 policy months up to the target premium established at the time of issue.
- **Guaranteed Exchange Privilege** – Allows a policyowner the right to exchange a policy, without evidence of insurability and surrender charges, to one of our cash value accumulation universal life policies available at the time of exchange.²

PRODUCT STRENGTHS

- **Low-Cost Guaranteed Death Benefit Coverage**³ – Designed to be competitive in most scenarios, ages, and payment methods for long term death benefit guarantees.
- **Low Face Amounts** – Low-cost coverage with top rate class available, even at minimum face amount, to help clients meet their death benefit protection needs.
- **Single Premiums** – Powerful for single premiums up to \$500,000 per year.

MARKETABLE OPPORTUNITIES

- **Permanent Protection** – Maximum guaranteed death benefit protection at a very competitive price.
- **1035 Exchanges** – Competitive with 1035 exchanges to help clients gain guaranteed death benefit coverage.
- **Legacy Building & Estate Planning** – Irrevocable life insurance trusts⁴, estate plans, and legacy building plans often seek death benefit guarantees at competitive rates.

Run an illustration today. Contact Sales Development at (800) 800-3656, ext. 10411 or email salesupport@nacolah.com.

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 form that includes this comparison. Comparison is for solicitation purpose only, not for conversions.

1. The death benefit will be reduced by the amount of the death benefit accelerated. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated. There is an administrative fee when the benefit is elected.
2. The Cash Surrender Value on the new policy may not be greater than the Cash Surrender Value on the policy being exchanged. Not available for policy ages 76 and above or if there is an outstanding policy loan.
3. Subject to premium payment requirements. In illustration software, there may be restrictions in the length of the guaranteed death benefit. See illustration software for details.
4. Trusts should be drafted only by an attorney familiar with such matters.

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

Please refer to the current Custom Guarantee marketing guide for complete product details. Custom Guarantee is issued on policy form series LS170, Accelerated Benefit Endorsement for Chronic Illness and Terminal Illness is issued on form series LR487, Accelerated Death Benefit Endorsement for Critical, Chronic and Terminal Illness is issued on form series LR477, Accelerated Benefit Endorsement for Terminal Illness is issued on form series LR488, Accelerated Death Benefit Endorsement - Chronic Illness is issued on form LR492 in California only, Accelerated Death Benefit Endorsement - Critical Illness is issued on form LR498 in California only, or state variations by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issues ages may not be available in all jurisdictions. Limitations and restrictions may apply.

We're Here For Life®

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