



Changes to Custom Guarantee[®] UL

Announcing Changes to Custom Guarantee[®] Universal Life

In continuing our focus on making decisions for the long-term and fulfilling our commitments to our policyholders and distribution partners, we are making guaranteed premium changes to our Custom Guarantee UL product. Custom Guarantee UL continues to be a highly competitive choice to help your clients secure guaranteed death benefit protection at a great value¹, and we believe these updates will help better position us to maintain long-term viability and ensure we continue to fulfill the commitments made to your clients. On **January 30, 2017**, North American will offer a new version of Custom Guarantee UL.

How is the new Custom Guarantee UL different?

Custom Guarantee UL will reflect higher premiums to guarantee the death benefit to maturity. The magnitude of the change will depend on a number of factors including the issue age, underwriting class, face amount, and funding pattern.

Transition Rules: Applications (Traditional Forms or SimpleSubmit[®] e-app)

The increased guaranteed premium will be available to illustrate on our software starting **January 30, 2017**. In order to receive the “old” guaranteed premiums, applications (paper or e-App) will need to be signed by all signing parties and received in the North American Administrative Office by **February 17, 2017**. Applications received after **February 17, 2017** will receive the revised product with increased guaranteed premiums.

All financial professionals must be appointed or able to be appointed with the application signed and received by **February 17, 2017**. If a new application is required due to the financial professional not submitting business within the designated appointment rules, the new premiums will apply.

Illustration Software

The new guaranteed premiums for Custom Guarantee UL will be available on North American’s Illustration software (NACIS), on **January 30, 2017** to reflect the increased premium changes. There will be two radio buttons to differentiate between both versions of premiums as shown below, which will be available to the field through **March 31, 2017** for revised illustration purposes only on qualified cases. The default radio button will be ‘Jan’ through **February 17, 2017**. On **February 18, 2017**, NACIS will default to the new February rate “Feb” radio button).

Policy Info	Riders	Withdrawals/Loans	Solves	Maintenance
Plan Type	Product			
Universal Life	Custom Guarantee (Gen B)		Death Benefit: \$250,000	Changes
Indexed UL			Benefit Option: Level Benefit	Changes
Term			<input checked="" type="radio"/> Guideline Premium Test <input type="radio"/> Cash Value Accumulation Test	
			Custom Guarantee Version: <input checked="" type="radio"/> Jan <input type="radio"/> Feb	



Winflex 6.5

Effective **February 6, 2017**, Winflex will be introducing their upgraded platform, Winflex 6.5, which will contain the new version of the Custom Guarantee Gen 8. There will be a new input section added with a heading of: Custom Guarantee Version and two radio buttons (Jan & Feb) directly under the current 'State of Issue' drop down menu on the Insured tab. These radio buttons will be available to the field through **March 31, 2017** (for revised illustration purposes only on qualified cases.) The default radio button will be 'February.' Please note that only the old generation of Custom Guarantee will be available on the current version of Winflex (version 6.0) before the February 6, 2017 software release.

Please watch for these updates to ensure your illustrations and applications are correct.

Insured Name	Test Case 8	
Sex	Male	▼
Date of Birth	/ /	
Age	50	
Class	Standard Non-Tobacco ▼	
Table Rating	None ▼	
Temporary Flat Extra	0	More
Permanent Flat Extra	0	
State of Issue	Alabama ▼	
Custom Guarantee Version	<input type="radio"/> January	<input checked="" type="radio"/> February

Learn More at the Webinar

If you are looking to learn more about our product changes, join us on **February 1, 2017 @ 10am CST**. Register now to ensure you get all of the details on these product updates. [Click HERE to register!](#)

More Information

Questions? Please contact **Sales Development** at 800-800-3656 Ext. 10411 or SalesSupport@nacolah.com.

1. Subject to premium payment requirements.

Custom Guarantee (policy form series LS170) is issued by North American Company for Life and Health Insurance, One Sammons Plaza, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.