

BUILDER PLUS IUL – Indexed Universal Life Insurance

NOT THE AVERAGE LIFE INSURANCE SOLUTION

Designed for stronger performance and marketability, **Builder Plus IUL** is everything you love about our IUL product line, plus new features that make this product anything but average.

CURRENT IUL FEATURES you already love.

- Death benefit protection
- Compelling choice of index selections and crediting methods
- Guaranteed Interest Rate Bonus on the indexed account
- 2.5% Minimum Account Value trued up after 10 years
- Index credits based upon beginning segment value regardless of charges throughout the year
- Index credits on first annual statement
- Protected Death Benefit Feature
- Terminal, Chronic, and Critical Illness³ Accelerated Death Benefits
- Policy charges waived when receiving the chronic illness benefit (now up to \$2 million net amount at risk)



PLUS!

- + 10% Account Interest Multiplier¹ on fixed and indexed accounts starting in year 6
- + Increased Interest Bonus² applied in years 11+ to 1%
- + Added Return of Premium Death Benefit*
- + Allows variable interest rate loans in year 1 available on day 1
- + Shortened surrender charge period schedule to 10 years (with a more gradual reduction)
- + Raised Accelerated Death Benefit maximum acceleration amount to \$2 million
- + Removed “permanent” wording on Chronic Illness Benefit
- + Even stronger performance potential
- + Added Commission Option B

Start selling Builder Plus IUL today.

Questions? Contact Sales Development at **800 800 3656 ext. 10411** Or email salesupport@nacolah.com

*Subject to eligibility requirements.

1. Account Interest Multiplier is applied after interest credit or index credit is determined and before any interest bonus. It is not applied to the interest bonus or any portion of the Account Value that is Policy Debt or the Minimum Account Value. The multiplier is guaranteed on the index account, and conditionally guaranteed on the fixed account.

2. Certain North American products offer a conditionally guaranteed interest bonus to further help your clients build long-term cash value accumulation. An interest bonus may be earned when we declare a current interest rate that exceeds the guaranteed interest rate. The interest bonus is guaranteed on the indexed account, and conditionally guaranteed on the fixed account. Interest bonus percentages are not guaranteed and subject to change, however, once a policy is issued, the percentage will not change. For standard policy loans the interest bonus is not applied to any loaned amount.

3. Accelerated death benefits are automatically included at policy issue for no additional premium, subject to eligibility requirements. 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. This feature allows the owner to advance a portion of the death benefit if the insured meets the requirements described in the endorsement form. The endorsement may cover critical, chronic and terminal illness depending on product and state. Refer to the specific product guides or www.NorthAmericanCompany.com for more information.

Indexed Universal Life 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 (policy form series LS183) and Accelerated Death Benefit Endorsement for Critical, Chronic Illness and Terminal Illness (form series LR503, or state variation) are issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.