

PREPARE YOUR CLIENTS FOR A SECURE FINANCIAL FUTURE



Universal Life Insurance That Offers A Waiver Of Surrender Charge Option.¹

Key Product Design Features

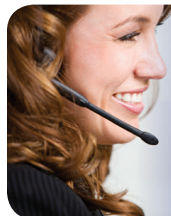
- **Interest Rate Bonus** – Conditionally guaranteed bonus of 1% in years 11-20, 1.15% in years 21+ (if the company is paying higher than guaranteed interest rate).
- **Premium Bonus** – Conditionally guaranteed bonus credited to the policy account value in years 11-15.
- **Waiver of Surrender Charge Option with Table Shaving** – Waiver of Surrender Charge Option can provide early access to the policy cash value, and includes a table shaving component that can qualify cases up to a table 4 rating as a Standard rating.²
- **Overloan Protection Benefit** – Helps prevent policy from lapsing due to excessive loans.
- **Return of Premium Death Benefit Option** – The death benefit is generally the Specified Amount, plus premiums paid, less total partial withdrawals and fees.

Product Strengths

- **Over-funding** – Ideal for maximum funding scenarios where cash value growth is the clients' objective. Also available in Cash Value Accumulation Test (CVAT) to allow funding in excess of guideline premium limits.
- **Short-pay Scenario** – Limited pay scenarios, with larger early premiums including 1035 exchange funds, may positively affect the premium bonus.
- **Early Cash Surrender Value** – Waiver of Surrender Charge Option provides access to significant early cash surrender value, while still providing great long term potential, and includes a table shaving component that can qualify cases up to a table 4 rating as a Standard rating.

Marketable Strategies

- **Business** – Key Person, Executive Bonus, and Buy Sell are a few markets that can benefit through life insurance with this kind of cash value growth potential.
- **1035 Exchanges** – Client seeking cash value growth may find improved performance with this plan. Ideal for disenchanted IUL clients.
- **Supplemental Retirement Income** – Tremendous growth potential, net zero cost loans³ on full loan value, and Overloan Protection Benefit make this product fantastic for this market.
- **Annuity Maximization** – For the client looking for death benefit while still retaining access to cash value.



Ask us about using a **North American Single Premium Immediate Annuity** to fund a life insurance policy.

It can provide smooth transfer of funds, offering compensation on both plans!



We're Here for Life®

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¹ Available for an additional charge per \$1,000 per month, depending on issue age and underwriting class.

² When a person applies for life insurance coverage, his or her health is evaluated and a corresponding underwriting rating is applied. This product's table shaving features allow certain substandard underwriting rates (known as "table ratings") to be improved to a "standard" rating. A "standard" rating generally indicates average health and involves a lower life insurance premium than do substandard ratings.

³ Zero Cost Loans are available on our universal life products after a specified number of years. Please contact Sales Development for details.

Please refer to the current marketing guide, Custom GrowthCV (PR-1130), for complete product details. Custom GrowthCV is issued on policy form series LS166, Return of Premium Death Benefit Option Endorsement is issued on form series LR453 by North American Company for Life and Health Insurance, Executive Office, Chicago, IL 60607. Products, features, riders, endorsements or issues ages may not be available in all jurisdictions. Limitations and restrictions may apply.

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