

GUARANTEED LIFE INSURANCE YOUR CLIENTS CAN DEPEND ON

Low-Cost Permanent Life Insurance With Guaranteed Death Benefit Protection.



Key Product Design Features

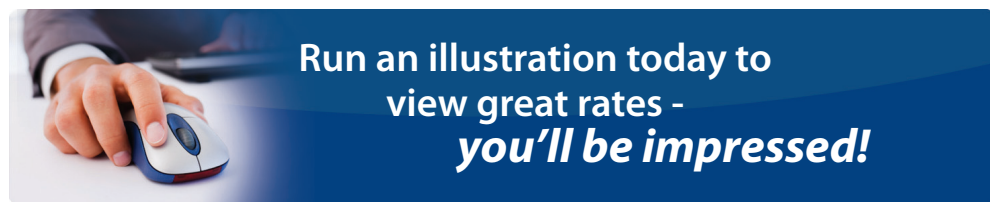
- **Chronic Illness Accelerated Benefit Rider** – In addition to death benefit protection, this benefit allows the owner to accelerate a portion of death benefit proceeds when certain conditions are met to help cover the cost of illness.¹
- **\$25,000 Minimum Face** – Top rate class available at all face amounts. Lower face amount can offer more opportunities for 1035 exchanges, policy rescue, and low death benefit needs.
- **No Premium Payments After Age 100** – Guaranteed no premium payments on the base policy beyond age 100 (rider charges may apply).
- **2-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.

Product Strengths

- **Low-Cost Guaranteed Death Benefit Coverage²** – Competitive on short pays, single pays, annual pay and most issue ages.
- **Competitive Standard Rate Class** – Competitive at most ages, payment methods, and durations of guaranteed death benefit coverage. Impressive rates for Standard NT, male, annual pay scenarios.
- **Low Face Amounts** – Low-cost coverage combined with potential for high cash surrender value provides control and flexibility.

Marketable Opportunities

- **Permanent Protection** – This is the go-to product for clients who want maximum guaranteed death benefit protection at a very competitive price.
- **1035 Exchanges** – This product is particularly competitive with 1035 exchange scenarios to help clients gain guaranteed death benefit coverage.
- **Legacy Building & Estate Planning** – Irrevocable life insurance trusts, estate plans, and legacy building plans all have something in common: a lifetime need. These types of plans are often seeking guarantees at competitive premium rates.



We're Here for Life[®]

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1. In Massachusetts, the Accelerated Death Benefit amount is payable only for expenses incurred for Qualified Long-Term Care Services. Refer to rider form for details.
2. Subject to premium payment requirements.

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 marketing guide, Custom Guarantee (PR-651), and the current Chronic Illness Accelerated Benefit marketing guide (PR-1080) for complete product details. Custom Guarantee is issued on policy form series LS170, Chronic Illness Accelerated Death Benefit Rider is issued on form series LR450A or state variations 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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