

PROVIDE PEACE OF MIND— AFFORDABLY

Low Cost Permanent Life Insurance with Optional Premium Guarantee Rider



Key Product Design Features

- **Interest Rate Bonus** – Conditionally guaranteed bonus of 1% in years 11+ helps the policy not only provide low cost coverage at a competitive premium, but can generate cash value growth as well.¹
- **Chronic Illness Accelerated Benefit Rider** – Allows acceleration of death benefit for chronic illness with no additional cost or underwriting requirements at time of issue.
- **Optional Premium Guarantee Rider** – Provides the option to extend the guarantee period up to age 120.² The availability of this rider provides the opportunity for the product to be sold as a non-guaranteed low cost coverage policy, as well as a guaranteed death benefit policy that can build significant cash surrender value.

Product Strengths

- **Low Cost Coverage** – Low cost death benefit coverage up to age 120 make it affordable for most budgets.²
- **Guaranteed Death Benefit with Cash Surrender Value** – Ideal for client seeking guaranteed death benefit coverage while still providing the opportunity to build significant cash value for future flexibility.
- **All Rate Classes Including Tobacco** – Designed to be competitively priced not just for non-tobacco risks, but all rate classes including Preferred and Standard tobacco.
- **Lower Face Amounts** – Offers face amounts down to \$25,000, including the top rate class, make this attractive for juveniles and 1035 exchanges.

Marketable Opportunities

- **Affordable Permanent Protection on a budget** – Ideal for client seeking maximum death benefit protection at a minimal cost.
- **1035 Exchanges** – An ideal opportunity for Policy Review as this product may be more competitive than what client currently owns. A new policy may offer lower premiums, more coverage for same premium, superior cash value growth potential, enhanced guarantees with optional riders, and the Chronic Illness Accelerated Death Benefit rider.
- **Juveniles** – Whether the goal is to accumulate cash or provide lowest cost coverage, this product is ideal.
- **Business Markets** – Key person coverage and Buy-Sell agreements can benefit from this competitively priced product with cash value growth potential.



Contact **Sales Development** today
at **(800) 800-3656 ext. 10411**
to learn more.



We're Here for Life®

Executive Office
525 W Van Buren
Chicago, IL 60607

¹ Custom TermGUL offers a conditionally guaranteed interest bonus to further help your clients build long-term cash value accumulation. Interest bonus may be earned when we declare a current interest rate that exceeds the guaranteed interest rate. Interest Bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the percentage will not change. Not available in Texas. Interest bonus is not applied to loaned funds.

² Subject to premium payment requirements.

Please refer to the marketing guides, Custom TermGUL (PR-1166) and Chronic Illness Accelerated Death Benefit (PR-1080), for complete product details. Custom TermGUL is issued on policy form series LS167, Chronic Illness Accelerated Death Benefit Rider is issued on form series LR450A (Accelerated Benefit Rider for Continuous Confinement in MN), Premium Guarantee Rider is issued on form series LR452, 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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