

LIFE INSURANCE PROTECTION WITH POTENTIAL RAPID CASH VALUE GROWTH



Indexed Universal Life Insurance For Your Clients' Financial Protection Needs

Key Product Design Features

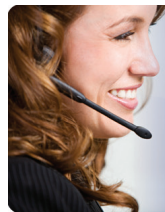
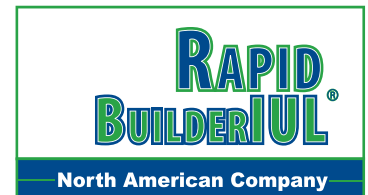
- **Waiver of Surrender Charge Option¹ with Table Shave Component** – Waiver of Surrender Charge Option can provide early access to the policy cash value, and includes a table shaving component that may qualify cases up to a table 4 rating as a Standard rating.
- **No Premium Load** – Avoiding a premium load allows for quicker early cash value performance as policy cash values don't need to accumulate just to get back to basis.
- **Interest Rate Bonus on Fixed Account** – Interest rate bonus of 0.50% in years 16+ helps build long term cash value growth potential.²
- **Interest Rate Bonus on Index Account** – Contractually guaranteed interest bonus of 0.50% in years 11+.
- **Protected Death Benefit Feature** – Gives clients the option to specify a death benefit amount guarantee³ while still continuing their income stream through policy loans or withdrawals.
- **Return of Premium Death Benefit Option** – The death benefit equals the face amount plus the sum of premiums, minus any withdrawn amounts.

Product Strengths

- **High Potential Early Cash Value Growth** – This high performing IUL product is made even stronger for early cash value growth due in part to 0% premium loads.
- **Early Cash Surrender Value** – Waiver of Surrender Charge Option allows access to 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 as a Standard rating.
- **Flexibility and Control** – The Protected Death Benefit feature provides the client with control by allowing him/her to specify a guaranteed death benefit³ amount for use in the long term, while providing access to policy values in the short term.

Marketable Opportunities

- **Business** – Key Person, Executive Bonus, and Buy Sell are a few markets that may benefit from the cash value growth potential of Rapid Builder IUL.
- **1035 Exchanges** – Overcome objections of a new surrender charge period by using the Waiver of Surrender Charge Option. The 0% premium load also helps to build immediate cash surrender value.
- **Wealth Transfers** – Leverage assets with life insurance while providing the ability for clients to change their mind without surrender charges with the Waiver of Surrender Charge Option.



Our **Sales Development staff** can show you how beneficial the **Waiver of Surrender Charge Option** can be to help build early **cash value**.

Call (800) 800-3656, extension 10411, today!



We're Here for Life[®]

nacolah.com

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

² Rapid Builder IUL 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.

³ Subject to premium payment requirements.

Index 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.

For complete product details please refer to the current Builder IUL Series Marketing Guide (PR-1275). Rapid Builder IUL is issued on policy form series LS169 by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Product, features, riders, endorsements or issue ages may not be available in all jurisdictions. Restrictions and limitations may apply.

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