

It’s quick. It’s easy. It’s AT A GLANCE!

AT A GLANCE helps you easily compare product benefits to match your clients’ needs.

UNIVERSAL LIFE INSURANCE

Custom Guarantee®

For clients looking for low-cost guaranteed death benefit⁷ coverage

- Attractive commissions: 2-year rolling target premium
- Accelerated Death Benefits—terminal, chronic, critical³

TERM LIFE INSURANCE

ADDvantage®

Simple and affordable term coverage that’s fully convertible and offers competitive rates

- Offers 10, 15, 20, and 30-year level premium guarantee periods, depending on issue age⁵
- \$100,000 minimum face amount
- Accelerated Death Benefit Endorsement for Terminal Illness

INDEXED UNIVERSAL LIFE INSURANCE

Builder IUL®

Designed to provide long-term potential cash value accumulation

- Interest bonus on the Fixed and Index Account⁹
- Capped variable interest rate loans
- Accelerated death benefits—terminal, chronic, critical³

Guarantee Builder IUL®

Designed to provide a guaranteed death benefit for the desired length of time, up to age 120⁷

- Premium Guarantee Rider
- Interest bonus on Fixed and Index Account⁹
- Capped Variable Interest Rate Loans
- Accelerated Death Benefits—terminal, chronic, critical³

Rapid Builder IUL®

Designed to build early cash value accumulation and provide early access to cash value

- Interest bonus on Fixed and Index Account⁹
- Waiver of Surrender Charge Option¹⁰ with Table Shave¹¹ Component
- 0% premium load
- Accelerated Death Benefits—terminal, chronic, critical³

Survivorship GIUL

Issued on two individuals and is designed to provide a death benefit payable upon death of the second insured

- Strong potential for cash value accumulation
- Waiver of Surrender Charge Option¹⁰
- Accelerated Death Benefits—terminal, chronic³

Legacy Optimizer®

Designed for clients who are retired or thinking about retirement, have between \$25,000 and \$200,000 (\$150,000 for Ages 50-59) of liquid assets not needed for retirement or daily needs and are looking for a flexible and simple solution for passing on a portion of their estate to their beneficiaries.

- Guaranteed Death Benefit. Potential to leverage assets into a larger death benefit immediately with a death benefit that passes to beneficiaries generally tax free.¹³
- Simple process. The application and underwriting process is designed to be simple with no blood work and no medical exam required¹⁴ – just shortened application and phone call.
- Accelerated death benefits for chronic and terminal illness are automatically included.
- Accessibility through a combination of penalty free withdrawals¹⁵, policy loans and a return of premium endorsement¹⁶, the client will still have access to their funds for other unplanned expenses.

Call MRW Financial to get a quote!

Local: (813) 875-6331 or National: (800) 967-7661



CALIFORNIA NOTE: Agents offering, marketing, or selling accelerated death benefits for chronic illness in California must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long-term care insurance to clients. You must provide clients with the ADBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purpose only, not for conversions.

1. Choice of commission options are limited for policies with anticipated first year premiums greater than \$250,000.
 2. Commission option selections may be restricted based on the sales situation. Consult our illustration software for target premium and commission option(s) on a specific case.
 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. In California, Accelerated Death Benefit Endorsement - Chronic Illness is subject to both underwriting and eligibility requirements. This feature allows a policy owner to advance a portion of the death benefit if the insured meets the requirements described in the rider or endorsement forms. These endorsements 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.
 - An administrative fee is charged at the time of election for chronic and terminal illness.
 - Payment of Accelerated Death Benefits for chronic illness paid under the endorsements are intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Accelerated death benefit payments due to chronic illness are subject to limits imposed by the federal government and any amounts received in excess of these limits are includible in gross income. Clients should seek assistance from a qualified tax adviser for assistance with any questions they may have.
 4. Not available in California.
 5. Not available in New Jersey.
 6. In some situations loans and withdrawals may be subject to federal taxes. North American Company for Life and Health Insurance does not give tax or legal advice. Clients should be instructed to consult with and rely on their own tax advisor or attorney for advice on their specific situation. Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.
 7. Subject to premium payment requirements.
 8. Premiums are guaranteed to remain level for the initial 10, 15, 20, 30-year period. After the premium guarantee period, premiums will increase annually but will never exceed the Guaranteed Annual Renewal Premium.
 9. Certain North American products offer 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. For Standard Policy Loans the interest bonus is not applied to any loaned amount.
 - Custom Guarantee Universal Life:** Conditionally Guaranteed Interest Bonus - If we are crediting interest in excess of the guaranteed interest rate and your client's policy is in effect after the 10th policy anniversary, your client's policy will receive an Interest Bonus. The Interest Bonus is 1.0 % above the then current interest rate in years 11-20, increasing to 1.15% in years 21 and thereafter.
 - Builder IUL and Guarantee Builder IUL:** Conditionally Guaranteed Interest Bonus on Fixed Account - If we are crediting interest in excess of the guaranteed interest rate and your client's policy is in effect after the 10th policy anniversary, your client's policy will receive an Interest Bonus. The Interest Bonus is 0.75% above the then current interest rate.
 - Survivorship GIUL:** If we are crediting interest in excess of the guaranteed interest rate and your client's policy is in effect after the 10th policy anniversary, your client's policy will receive an Interest Bonus. The Interest Bonus is 0.50 % above the then current interest rate in years 11-20, increasing to 0.75% in years 21 and thereafter.
 - Rapid Builder IUL:** If we are crediting interest in excess of the guaranteed interest rate and your client's policy is in effect after the 15th policy anniversary, your client's policy will receive an Interest Bonus. The Interest Bonus is 0.75% above the then current interest rate in years 16 and thereafter.
 10. Available for an additional charge per \$1,000 per month, depending on issue age and underwriting class. Surrender charges will be waived upon a full surrender or partial surrender. Surrender charges will not be waived if the policy is surrendered under a 1035 Exchange (except in Florida). A decrease charge will be assessed if a reduction in the policy face amount is requested during the Waiver of Surrender Charge Period. For Rapid Builder IUL, if a partial withdrawal results in a reduction of the face amount, the withdrawal charge is waived.
 11. 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.
 12. Although Legacy Optimizer is filed as a Flexible Premium Universal Life and allows additional premiums, the product is designed for a single premium payment. There are limited benefits to adding premiums after policy issue - for example, the Account Value will increase with additional premium payments, but the guaranteed death benefit and the Return of Premium Value will NOT. Therefore, clients should carefully consider whether additional premiums should be paid.
 13. Neither North American Company for Life and Health Insurance, nor any of its agents, employees or representatives are authorized to give tax or legal advice. Advise customers to contact their own independent qualified tax or legal advisor before commencing any charitable giving plan.
 14. Coverage is subject to health questions and pharmaceutical check.
 15. Penalty free withdrawals for amounts up to 10% of the Account Value beginning in policy year 2. Only one withdrawal per year is permitted. Withdrawals in excess of the 10% will be subject to a Withdrawal Charge.
 16. Return of Premium is available in policy years 5+ when the policy is surrendered.
- Please refer to the current marketing guides for complete product details. ADDvantage Term; Builder IUL; Custom Guarantee UL; Guarantee Builder IUL; Rapid Builder IUL; Survivorship GIUL are issued on policy form series LS174; LS172; LS170; LS175; LS176/LS176W (with Waiver of Surrender Charge Option); and LS171/LS171W (with Waiver of Surrender Charge Option) respectively. Legacy Optimizer (policy form series LS180) and Return of Premium Endorsement (form series LS500), Accelerated Death Benefit Endorsement - Terminal Illness (form series LR464; LR466; LR474; LR488); Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness (form series LR477); Accelerated Death Benefit Endorsement - Chronic Illness and Terminal Illness (form series LR463; LR465; LR487); Accidental Death Benefit Rider (form series LR370A and LR493); Accelerated Death Benefit Endorsement for Chronic Illness (form LR492 – CA only), Accelerated Death Benefit Endorsement - Critical Illness (form LR498 - California Only); Children's Term Insurance Rider (form series LR456); Chronic Illness Accelerated Benefit Rider (form series LR450A, FL only); Estate Preservation Rider (form series LR461); Guaranteed Insurability Rider (form series LR373A & LR495); Premium Guarantee Rider (form series LR483); Survivorship Policy Split Exchange Endorsement (form series LR462); Waiver of Monthly Deduction Rider (form series LR416B); Waiver of Term Premium for Disability (form series LR472); or state variations are issued by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply. 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.

We’re Here For Life®

525 W Van Buren | Chicago IL 60607



At a Glance

A Quick Overview of
Our Complete Product Line



Single Premium¹² Indexed Universal Life Insurance

Survivorship Universal Life Insurance

ADDvantage® Term: Term insurance protection to meet their death benefit coverage needs.	
Target Market	<ul style="list-style-type: none">• Broad market appeal• Individuals seeking guaranteed term coverage
Issue Ages (age nearest)	<ul style="list-style-type: none">• ADDvantage 10—18-75• ADDvantage 15—18-70• ADDvantage 20—18-65• ADDvantage 30—18-55 (Non-Tobacco) 18-50 (Tobacco)
Maturity Age	Age 95
Minimum Face Amount	\$100,000
Premium Limit	N/A
Annual Policy Fee	\$65
Death Benefit Option	Level
Guaranteed Coverage	<ul style="list-style-type: none">• ADDvantage 10—10 years• ADDvantage 15—15 years• ADDvantage 20—20 years• ADDvantage 30—30 years
Underwriting Classes	<ul style="list-style-type: none">• Super Preferred Non-Tobacco• Preferred Non-Tobacco• Standard Non-Tobacco• Preferred Tobacco• Standard Tobacco
Riders Available	<ul style="list-style-type: none">• Children's Term Insurance Rider• Waiver of Term Premium for Disability Rider⁴• Accelerated Death Benefit - Terminal Illness³
Banding	<ul style="list-style-type: none">• Band 1: face amounts \$100,000 - \$249,999• Band 2: face amounts \$250,000 - \$499,999• Band 3: \$500,000 - \$999,999• Band 4: \$1,000,000 +
Convertibility	Allowed during the level premium period of policy, or up to age 75 (70 for ADDvantage 30), whichever is earlier. Conversion period is never less than five years, regardless of issue age.

Comprehensive death benefit protection covering two lives.

Target Market	<ul style="list-style-type: none"> • Estate planning • Retirement Planning
Issue Ages	Joint equal age limit for issue is 20-90 years (age nearest)
Maturity Age	120 (for the younger insured), Extended Maturity Feature
Minimum Face Amount	\$200,000
Premium Limit	\$1,000,000
Death Benefit Options	Level / Increasing / Return of Premium
No Lapse Guarantee	Issue Age (of the younger insured) <ul style="list-style-type: none"> • 20 years -50 years: 20 years • 51 years - 65 years: To age 70 • 66 years - 90 years: 5 years
Target Premium	No rolling target. Target premiums vary by joint equal age, band, and plan.
Guaranteed Interest Rate	Minimum guaranteed Fixed Account rate is 3.0%
Underwriting Classes	<ul style="list-style-type: none"> • Super Preferred NT—ages 20-80 • Preferred NT—ages 20-85 • Preferred TB—ages 20-85 • Standard NT—ages 20-90 • Standard TB—ages 20-90
Waiver of Surrender Charge Option	✓
Benefits, Endorsements and Riders— See footnotes for state availability	<ul style="list-style-type: none"> • Accelerated benefits - terminal & chronic³ • Estate Preservation Rider • Survivorship Policy Split Exchange Endorsement
Loans/Partial Surrenders	<ul style="list-style-type: none"> • Standard loans beginning in the first policy year • Variable interest rate loans beginning in the second policy year • Partial surrenders available in the first policy year
Surrender Charge Period	20 years, but not beyond the joint equal attained age 95.