

So Many Choices ... So Many Solutions



Our **DIVERSE** life insurance plans meet your clients' varied needs—while offering you **more** opportunities to sell.

CUSTOM ACCUMULATOR™

Ideal for maximizing savings for college and retirement. An excellent asset protection/reallocation vehicle. Also recommended for single-premium annuity transfers.

Advantages

- Guaranteed 3% interest rate
- 10-year Return of Premium guarantee
- Short, 9-year surrender charge period
- Low/no net cost loans (2% years 1-10; 0% years 11+)
- Attractive commissions: 2-year rolling target premium

CUSTOM EXTRA™

An extraordinary value—low cost, permanent life insurance, with a double death benefit option at no additional cost. Perfect for clients seeking income replacement, mortgage protection, or inheritance tax planning. Also ideal for business/key-person coverage and buy-sell agreements.

Advantages

- Simple, low cost, permanent life insurance
- Guaranteed 3% interest rate
- No-lapse guarantee periods from 5-15 years
- Easy opportunity to increase commissions; double death benefit can be converted into permanent coverage without underwriting

CUSTOM GUARANTEE™

The solution for clients who want the performance and flexibility of universal life coverage—plus the solid guarantees associated with whole life insurance. Unique Dial-a-Guarantee feature puts clients in control.

Advantages

- Guaranteed benefit is not affected by the economy or rising insurance costs
- Guaranteed 3% interest rate
- Protected pour-in feature, with a first-year surrender value equaling 95% of premium
- Client chooses the length of the guarantee period, up to age 100 (ideal for short pay and single pay plans)
- Attractive commissions: 2-year rolling target premium

CUSTOM TermUL™

Our most affordable universal life plan. Custom TermUL offers permanent lifetime protection ... at rates that are closer to those of term life. Ideal "death benefit only" coverage.

Advantages

- Competitive rates to age 100; no-cost coverage thereafter
- Guaranteed 4% interest rate
- Increasing death benefit option
- Bonus interest in year 11 and beyond—.50% (non-guaranteed)
- 10-year no-lapse guarantee period with low minimum premium

CUSTOM ACCESS™

Our specialized solution for clients who want to transfer wealth and have the ability to access an accelerated death benefit for terminal illness and assisted care.

Advantages

- Issue ages are 30- 85
- Return of premium for life on single pay, and, on annual pay, years 11-15 when certain requirements are met¹
- Instantly increases assets into a larger estate
- Single pay or annual pay available
- Accelerated death benefit riders for terminal illness, hospice care or assisted care

An **EXPANDING** Product

Portfolio for *all* of

Your Clients' **NEEDS**



A single premium universal life insurance plan designed for older clients.

Advantages

- Simplified issue—no exams or underwriting process
- Instantly increases legacy for heirs
- Lifetime return of premium
- The benefit passes generally income tax-free*

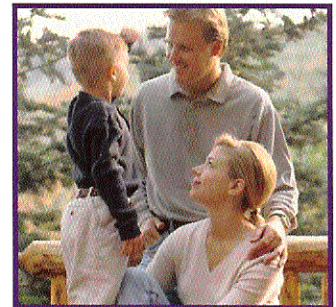
* North American Company does not give legal or tax advice.



Simple and affordable term coverage with super preferred non-tobacco rates and a choice of guarantee periods.

Advantages

- Offers 10, 15, 20 and 30-year guarantee periods
- \$100,000 minimum face amount
- Additional insurance options
- An accelerated death benefit feature



Put our **product portfolio** to work for you—and watch your **sales multiply!** Call your North American rep today.

We're here to help you succeed. **We're Here for life®**

1 Not available in all states. The Return of Premium feature becomes effective only if certain paid premium requirements are met. If the policy is single pay, the required premium must be paid within the first 6 months of the policy's effective date. For single pay, the return of premium guarantees that the surrender value at any time after the first 6 months, will not be less than the premiums received in the first 6 months less the cost of any riders. If the policy is annual pay, the required premium must be paid at each policy anniversary during the first 10 policy years and must be at least equal to the required premium times the number of years the policy has been in force. For annual pay, the surrender value is guaranteed during policy years 11-15 to not be less than the sum of premiums received in the first 10 policy years less the sum of all rider costs to date (if any). Any loans, partial surrenders (withdrawals), acceleration of the death benefit, or increases in face amount void the return of premium feature. Issuance of the policy as single pay or annual pay is based on the selection made on the application and illustration that is submitted with the application.

For more detailed product information, see our Agent Marketing Guides. Custom Access is issued on policy form series LS140A; Terminal Illness Accelerated Benefit Rider is issued on form series LR389A and LR389B; Hospice Care Accelerated Benefit Rider on form series LR390A and LR390B; Assisted Care Accelerated Benefit Rider is issued on form series LR391A and LR391B; Custom Accumulator is issued on policy form series LS138A; Custom Extra is issued on policy form series LS137A; Custom Guarantee is issued on policy form series LS139A; Custom TermUL is issued on policy form series LS120A; Legacy Optimizer is issued on policy form series LS133A; Impact Plus 10, Impact Plus 15, Impact Plus 20 and Impact Plus 30 are issued on policy form series LS125A and LS114A19 for MD, or state variation for 1980 CSO Table or on policy form series LS143A or state variation for 2001 CSO Table by North American Company for Life and Health Insurance, Chicago, IL. Not all products or features are available in all jurisdictions.

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PR-735 R1 9/04