

# Own your financial future.

Life insurance products are issued by North American Company for Life and Health Insurance®

We don't have the option to wait and see what market conditions or tax rates will be before we can put our plan for retirement in motion. Life insurance can help mitigate the risks of the unknown and help you own your future.

**Builder Plus IUL® 3** can provide death benefit protection, tax diversification, volatility reduction, and long-term accumulation to help you stop worrying about retirement, and start looking forward to it.

Builder Plus 3 offers eight different index selections. North American's newest index, Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER, takes a unique approach by seeking to reduce volatility in order to deliver more consistent returns over time.

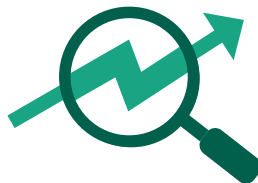


## How does it work?

Supported by years of academic research and empirical data, six equity factor indices were combined to create the Fidelity Multifactor Yield Index 5% ER. Factors and weighting were chosen with the goal to:



**Enhance return**



**Manage risk**

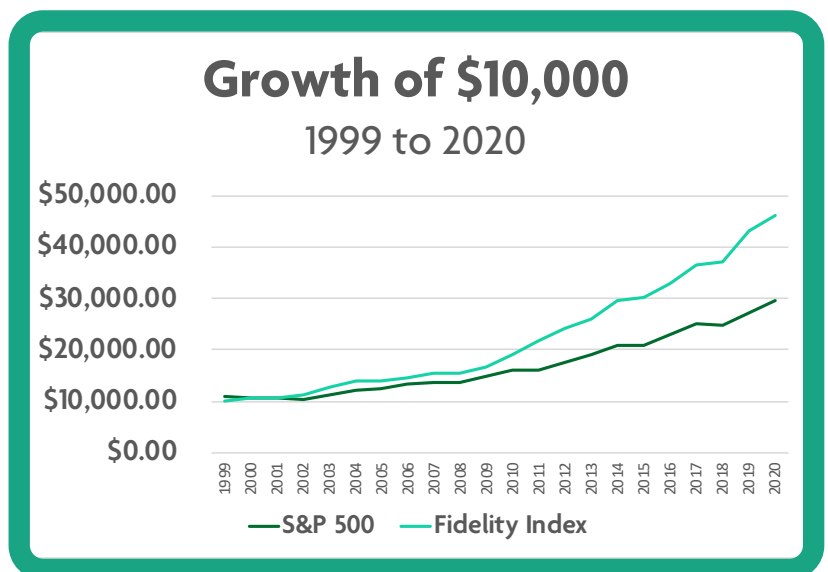


**Target specific outcomes**

## How does it perform?

The Fidelity Index seeks to reduce volatility to deliver more consistent returns over time. Funds allocated to the Fidelity Index also currently receive a 1.65% bonus in years 1+, which increases to a 2.65% current interest bonus beginning in years 11+.

This chart compares today's **Builder Plus 3** using the Fidelity Index and S&P 500® Index to get an estimate of historical performance using an annual point-to-point crediting method on the last trading day of the year.



# Now is the time to start

Early planning means having death benefit protection in place during working years and more time for potential cash value to grow within your life insurance policy.

## 25

**Years from Retirement**  
**\$319,871** initial death benefit  
**\$148,176** annualized distribution  
Age: 40  
Annual premium to age 65: \$20,000

## 20

**Years from Retirement**  
**\$360,646** initial death benefit  
**\$116,064** annualized distribution  
Age: 45  
Annual premium to age 65: \$25,000

## 15

**Years from Retirement**  
**\$387,662** initial death benefit  
**\$82,104** annualized distribution  
Age: 50  
Annual premium to age 65: \$30,000

Hypothetical example of female in preferred rate class. Illustrated with an increasing death benefit switching to level when premiums end. Fixed interest participating policy loans with max 0.50% index spread targeting \$10,000 cash surrender value at age 100. Showing annualized distributions until age 85. The information presented is hypothetical and not intended to project or predict investment results. Illustrations are not complete unless all pages are included. Data as of 5/17/21, North American web-based illustrations.

## Own your financial future.

### Talk to your independent financial professional about adding Builder Plus 3 to your financial portfolio.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

The Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance<sup>®</sup> (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

**Fidelity Product Services LLC disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. Fidelity Product Services LLC shall have no responsibility or liability whatsoever with respect to the Product.**

Past performance is not a guarantee of future results. For the most recent performance date see [go.fidelity.com/FIDMFY](http://go.fidelity.com/FIDMFY). Returns of the Fidelity Multifactor Yield Index 5% ER prior to inception represent hypothetical preinception index performance (PIP), and returns for time frames after this date reflect actual index performance. PIP is based on criteria applied retroactively with the benefit of hindsight and knowledge of factors that may have positively affected performance. Actual performance of the index may vary significantly from PIP data. The level of the Fidelity Multifactor Yield Index 5% ER is calculated on an excess return basis (net of a notional financing cost) and reflects the daily deduction of a fee of 0.50% per annum. The fee is not related to the annuity. The hypothetical performance information presented herein does not reflect fees and expenses that an investor would pay in a fixed index annuity. It is not possible to invest directly in an index. All market indices are unmanaged. Not intended to represent the performance of any fixed index annuity. The Fidelity Multifactor Yield Index 5% ER has been in existence since December 11, 2019. Performance figures prior to inception were determined by Fidelity Investments or its affiliates using the same methodology as used currently. Data Source: S&P 500 values from Bloomberg.com. Fidelity values from internal data. Accessed 4/22/21.

**THE S&P 500<sup>®</sup> COMPOSITE STOCK PRICE INDEX**

**THE S&P 400<sup>®</sup> COMPOSITE STOCK PRICE INDEX**

These Indices do not include dividends paid by the underlying companies.

The S&P MidCap 400<sup>®</sup>, and the S&P 500<sup>®</sup> Indices are products of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by North American Company for Life and Health Insurance<sup>®</sup> (the Company). Standard & Poor's<sup>®</sup>, S&P MidCap 400<sup>®</sup> and S&P 500<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The Company's Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Company's Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Company's Product(s) particularly or the ability of the S&P MidCap 400<sup>®</sup> and the S&P 500<sup>®</sup> Indices to track general market performance. S&P Dow Jones Indices' only relationship to the Company with respect to the S&P MidCap 400<sup>®</sup> and the S&P 500<sup>®</sup> Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices or its licensors. The S&P MidCap 400<sup>®</sup> and the S&P 500<sup>®</sup> Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to the Company or the Company's Product(s). S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of the Company's Product(s) into consideration in determining, composing or calculating the S&P MidCap 400<sup>®</sup> and the S&P 500<sup>®</sup> Indices. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of the Company's Product(s) or the timing of the issuance or sale of the Company's Product(s) or in the determination or calculation of the equation by which the Company's Product(s) are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Company's Product(s). There is no assurance that investment products based on the S&P MidCap 400<sup>®</sup> and the S&P 500<sup>®</sup> Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Notwithstanding the foregoing, CME Group Inc. and its affiliates may independently issue and/or sponsor financial products unrelated to the Product(s) currently being issued by the Company, but which may be similar to and competitive with the Company's Product(s). In addition, CME Group Inc. and its affiliates may trade financial products which are linked to the performance of the S&P MidCap 400<sup>®</sup> and the S&P 500<sup>®</sup> Indices.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P MIDCAP<sup>®</sup> AND THE S&P 500<sup>®</sup> INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE COMPANY, OWNERS OF THE PRODUCT(S), OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P MIDCAP<sup>®</sup> AND THE S&P 500<sup>®</sup> INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Life insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed.

Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The Index Accounts are subject to caps and participation rates. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. For costs and complete details, call or write North American Company for Life and Health Insurance, One Sammons Plaza Sioux Falls, SD 57193. 877-872-0757

Indexed Universal Life Insurance 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.

The net cost of a Fixed Interest Participating Policy Loan could be negative if the credits earned are less than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged less any guaranteed bonus. In brief, fixed interest rate loans have more uncertainty than standard policy loans in the interest rate credited.

Builder Plus IUL 3 is issued on policy form series LS191, or state variation including all applicable endorsements and riders, by North American Company for Life and Health Insurance<sup>®</sup>. One Sammons Plaza, Sioux Falls, South Dakota 57193. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply. North American is not licensed to write in New York.

Sammons Financial<sup>®</sup> is the marketing name for Sammons<sup>®</sup> Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance<sup>®</sup>. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.