

Help Solve for Cost of Care

Do your clients have insurance coverage in place to protect their quality of life in the event of a chronic illness? Would they need to liquidate assets to cover unexpected costs that could potentially go on for years? Would they maintain their quality of life while in their own home?

North American's life insurance offers an Accelerated Death Benefit Endorsement, which allows the policyowner to access a portion of the policy's death benefit while the insured is still living.¹ Even better, the funds can be used for *any purpose*:

- treatment for a long-term illness
- modifications to the home
- compensation for a family member to help the insured with activities of daily living
- nursing home care
- or the family vacation they've always wanted to take



How much can your client accelerate?

Up to \$2 Million Maximum Total Acceleration

Maximum acceleration amounts from multiple claims per policy on permanent products.



Critical illness

25% of death benefit up to \$50,000 per election.



Chronic illness

24% of the death benefit on the initial election date up to \$480,000 per election.



Terminal illness

90% of the death benefit on the election date up to \$1 million.

Acceleration maximums shown are for accelerated death benefits on permanent policies. Maximum acceleration will vary for term policies.

Hypothetical example

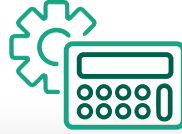
How it works



At age 80, the insured's health has left him unable to fully take care of himself.



Policyowner requests \$240,000 to be accelerated for a qualifying chronic illness.



North American discounts the accelerated amount based on a few factors, including account value, impact to life expectancy and the interest rate currently in effect for the accelerated death benefit.



Policyowner receives a check for \$208,845 and is able to use the funds for any purpose.



Monthly deductions are waived during the election period for chronic illness.

North American ExactIllustrations, January 2022. Male, 45, Preferred Non-Tobacco, Protection Builder IUL® Indexed Universal Life Insurance, \$1,000,000 death benefit.

Offer your clients a life insurance policy with accelerated death benefits, available on all North American life insurance products!

1. Subject to eligibility requirements. An administration fee is required at time of election of an accelerated death benefit. The death benefit amount will be reduced by the accelerated death benefit amount. Since benefits are paid prior to death, a discount will be applied to the death benefit amount accelerated. As a result, the actual amount received will be less than the amount of death benefit amount accelerated. Life expectancy and other factors are assessed in determining the amount of any benefit that may be payable. A minimum impact to life expectancy or another factor may result in little or no benefit being payable.

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.

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.

Protection Builder IUL (policy form series LS186) or state variation, including all applicable endorsements and riders, is issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.



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