

# ADDvantage<sup>®</sup> Term Life Insurance






North American Company for Life and Health Insurance<sup>®</sup>

## For those that matter most to you

Life is unpredictable, and there comes a time when your loved ones may need financial protection. Did you know 29% of adults are concerned about their funeral expenses?<sup>1</sup> Whether you're recently married, took on a new mortgage, started a family, or need financial protection due to loss of life, ADDvantage term life insurance is a simple and economical solution.

## Why ADDvantage Term Life?

		
Affordable Protection	Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness	Conversion Privilege
Economical way to protect loved ones through a death benefit.	Accelerate a portion of the death benefit if diagnosed with a qualifying critical, chronic, or terminal illness, subject to eligibility requirements.	Convertible to a permanent life insurance policy from North American available at the time of conversion without additional underwriting. <i>(Subject to the terms of the policy.)</i>
Premium rates will not increase during the guaranteed level term.	<p><b>Critical Illness:</b> specified medical conditions that may qualify include heart attack, cancer, stroke, major organ transplant, and kidney failure. <i>(Refer to the endorsement for details on qualifying medical conditions.)</i></p> <p><b>Chronic Illness:</b> unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 days.</p> <p><b>Terminal Illness:</b> diagnosed medical condition that results in a life expectancy of 24 months or less (can vary by jurisdiction).</p>	Convertibility coverage for the majority of the level term period or age 70, whichever comes first. <sup>2</sup>

## Call your North American financial professional today to discuss your life insurance needs.

1. 2022 Barometer Insurance Study, Life Happens and LIMRA. Life Happens is a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families financial futures. Life Happens does not endorse any insurance product or agent. [lifehappens.org](http://lifehappens.org)

2. There are some restrictions based upon the age of the insured at policy issue, but the conversion period is never less than five years. Conversions are allowed according to the following schedule: 10-year term length: the earlier of 7 years or age 70, 15-year term length: the earlier of 12 years or age 70, 20-year term length: the earlier of 15 years or age 70, 30-year term length: the earlier of 20 years or age 70. The conversion period is never less than 5 years regardless of issue age.

ADDvantage Term (policy form series LS174), and Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness (form series LR508) or state variations, including all applicable riders and endorsements, are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Product, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.

Texas Residents: Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse's and your family's eligibility for public assistance.

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.

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.