

Help Solve for Cost of Care

Do you have life insurance coverage in place that provides death benefit coverage as well as help protect your quality of life in the event of a chronic illness? Would you need to liquidate assets to cover unexpected costs? Could you maintain your quality of life while in your own home?

North American's life insurance offers accelerated death benefits, which allows you to access a portion of the policy's death benefit while you're still living.¹ Even better, the funds can be used for **unrestricted use**:

- treatment for an extended illness
- modifications to the home
- compensation for a family member to help the insured with activities of daily living
- home health care
- or the family vacation you've always wanted to take



How much can you 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.

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.

Hypothetical example

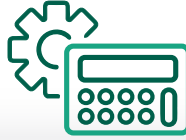
How it works



You own a life insurance policy. As you age your health leaves you unable to fully take care of yourself.



You can request a specific amount to be accelerated for a qualifying illness.



Once all the requirements are received and approved, North American discounts the accelerated amount based on the benefit acceleration type and policy type.



Proceeds will be further reduced by any applicable administrative fee and a prorated amount to pay a portion of existing policy debt.



You receive an accelerated death benefit payment and can use it for any purpose.

Note: After the discount and fee, the amount you receive is less than the accelerated amount you requested.

Talk to your financial professional about your future protection today!

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, participation and spread 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 Telephone 1-877-872-0757.

Accelerated Death Benefit Endorsement for Critical, Chronic and Terminal Illness (form series LR508); Accelerated Death Benefit Endorsement for Chronic and Terminal Illness (form series LR507); and Accelerated Death Benefit Endorsement for Terminal Illness (form series LR506), or state variation are issued by North American Company for Life and Health Insurance®, West Des Moines, IA. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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*.

Texas Residents: Receipt of acceleration-of-life-insurance benefits may affect you, 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 you, your spouse's and your family's eligibility for public assistance.

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

