

go with Protection Builder IUL[®] 2

Lifetime protection with unmatched flexibility.

North American's Protection Builder IUL 2 is a **highly competitive** indexed universal life (IUL) insurance product that pairs a guaranteed death benefit¹ up to age 120, with cash value growth potential.

Beyond valuable death benefit protection, Protection Builder IUL 2 offers additional features that can provide **more flexibility for your clients**.

go with **A LEADER**

Protection Builder IUL 2 leads in affordable premiums, lifelong death benefit guarantees, and flexibility, ranking #1 in many payment structures, genders, and age brackets.

Here's an example of how we **outperform other top IUL insurance carriers**.

\$1,000,000 Level Death Benefit, Male, 55 years old, Preferred Best, Full Pay Solved for premium to guarantee; Ranked by premium to guarantee to age 90

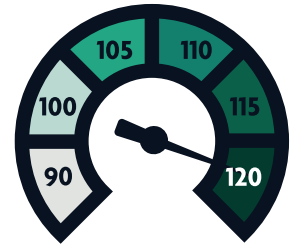
Company and Product	Premium to guarantee to age 90	Premium to guarantee to lifetime	Chronic illness benefits with no upfront charge	Premium Recovery Endorsement ² (or Return of Premium Benefit)
North American Protection Builder IUL 2	\$9,459	\$12,809	X	X
Corebridge Financial Value+ Protector IUL	\$9,824	N/A*		X
Mutual of Omaha Life Protection Adv IUL	\$9,860	N/A**	X	X
Protective Indexed Choice UL	\$9,933	N/A†		
Securian Financial Eclipse Protect IUL	\$10,019	\$13,369		
Pacific Life Pacific Horizon IUL 2	\$10,261	\$16,199	X	
Nationwide Indexed UL Protector II 2020	\$10,698	\$12,964	X	
Prudential PruLife Founders Plus Indexed UL	\$11,565	\$21,155		
American National Signature Protection Plus	\$12,213	\$15,589	X	X

*Corebridge maximum guarantee age is 100 † Protective maximum lapse protection duration allowed is to age 90 **Mutual of Omaha Long Term No-Lapse Protection extends through year 25 (age 90)

Data as of 1/9/25 from competitive software. While North American believes the figures presented in the table are accurate, North American makes no representation or warranty as to their accuracy and may also be subject to change at any time. For questions regarding this information, please contact a representative from the applicable company.

go with **LIFETIME PROTECTION**

Protection Builder IUL 2 offers the Premium Guarantee Rider, which can extend the death benefit guarantee up to age 120.¹ That's a level of coverage your clients are not likely to outlive. **North American is one of the few in the industry to offer a death benefit guarantee this extensive at such an affordable premium.**



go with **FLEXIBILITY**

From adjusting coverage for new family needs to living benefits that can be used for a qualifying illness, Protection Builder IUL 2 adapts to keep up with your client's life changes.

Premium recovery endorsement²: This "change your mind" feature offers a refund on some or all total premiums paid if the policy is surrendered within a 60-day window following the 15, 20, or 25-year policy anniversary.



Protected death benefit³: This unique feature⁴ provides a guaranteed death benefit with flexibility, allowing your client to choose the amount they want to guarantee, and the amount they want to access in distributions in the future.

Living benefits: Accelerated death benefit endorsement for critical, chronic, and terminal illness are included for no extra premium.⁵

Key selling points to share with your client

Competitive premiums

Affordable life insurance coverage with great value.

Lifelong guarantees¹

Death benefit coverage you're not likely to outlive.

Unmatched flexibility

Adjust your policy with ease to support your life's changes.

Living benefits

Accelerate a portion of the death benefit if you're diagnosed with a qualifying illness.⁵

GO WITH A LIFELONG SOLUTION. RUN AN ILLUSTRATION TO GET STARTED.

1. Subject to premium payment requirements.

2. This feature allows your client to fully surrender the policy during a 60-day window following policy anniversaries 15, 20, or 25 and recover all or a portion of the total premiums paid less any policy debt or withdrawals, including withdrawal charges and processing fees. If your client has previously elected to accelerate the death benefit, the total premiums will also be reduced by the same portion that the death benefit was reduced at the time of that election.

3. If the policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit. The Protected Death Benefit cannot be elected if the Over loan Protection Benefit is in effect.

4. To the best of our knowledge, this feature is not available for products outside of Sammons Financial Group Companies.

5. Accelerated Death Benefits are subject to eligibility requirements. There is no additional Monthly Deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment received in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required each time an Election is made.

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.

Protection Builder IUL[®] 2 is issued on the state version of policy form PI00/ICC22PI00 including all applicable endorsements and riders, 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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