Life

NORTH AMERICAN®
A Sammons Financial Company

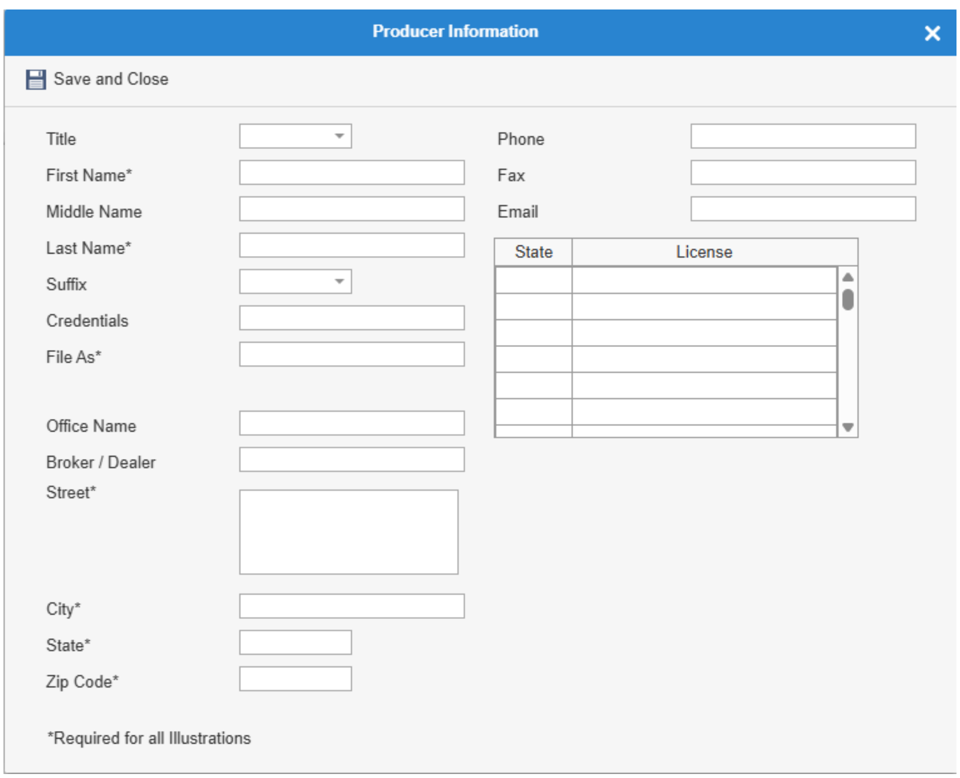
North American Company for Life and Health Insurance®

Life Illustration Guide

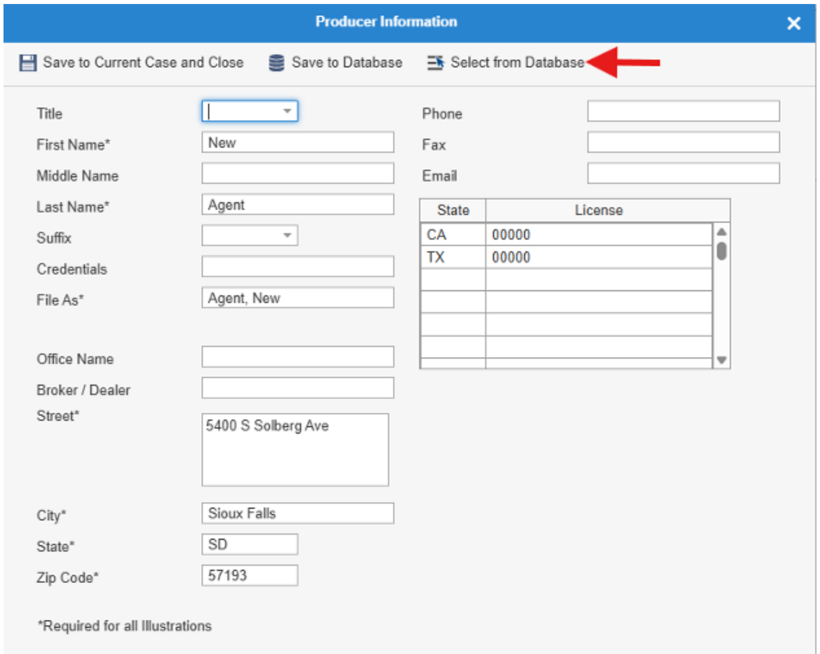
North American's Life Illustrations offers online quotes for Term and Indexed Universal Life Insurance products. The quoting system links directly to SimpleSubmit®, making quoting and applications seamless!

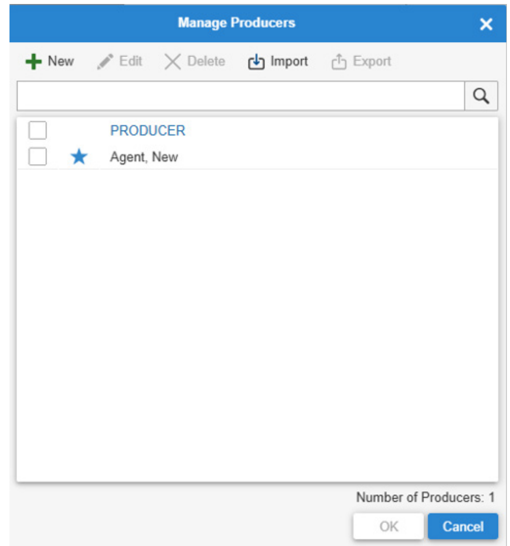
Steps for Accessing Life Illustrations on the Web

For first-time users, begin in the **Producer** section and review the **Producer Information** to ensure the listed name is an individual and that all contact details are current and accurate. Once verified, select **Save and Close** to proceed.

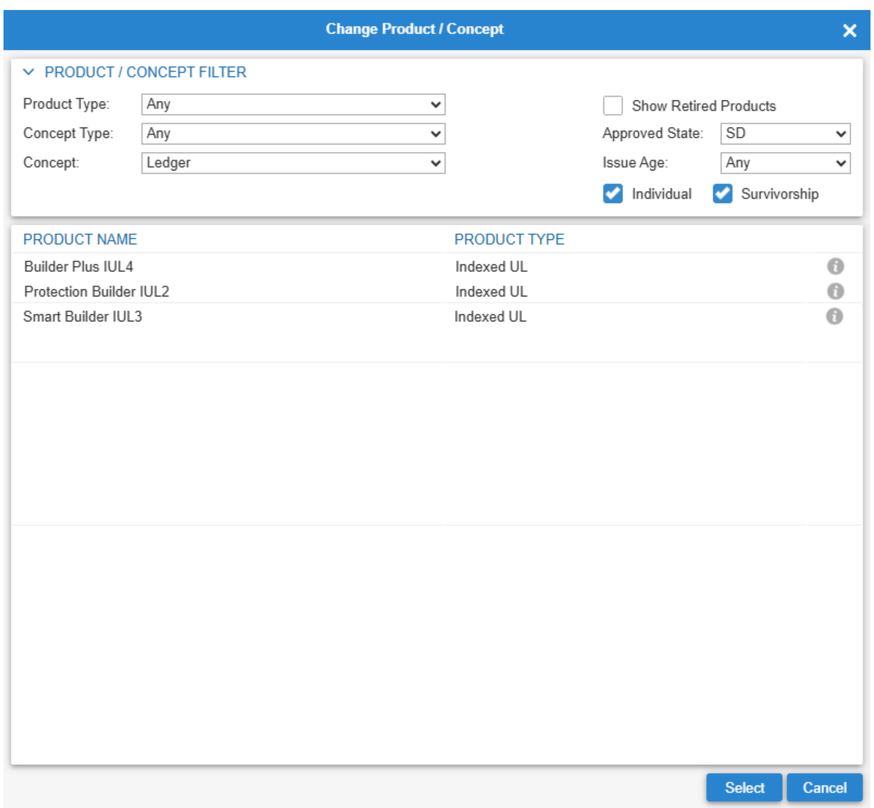


After saving the **Producer Information**, you can select the producer from the **Select from Database** section to continue.



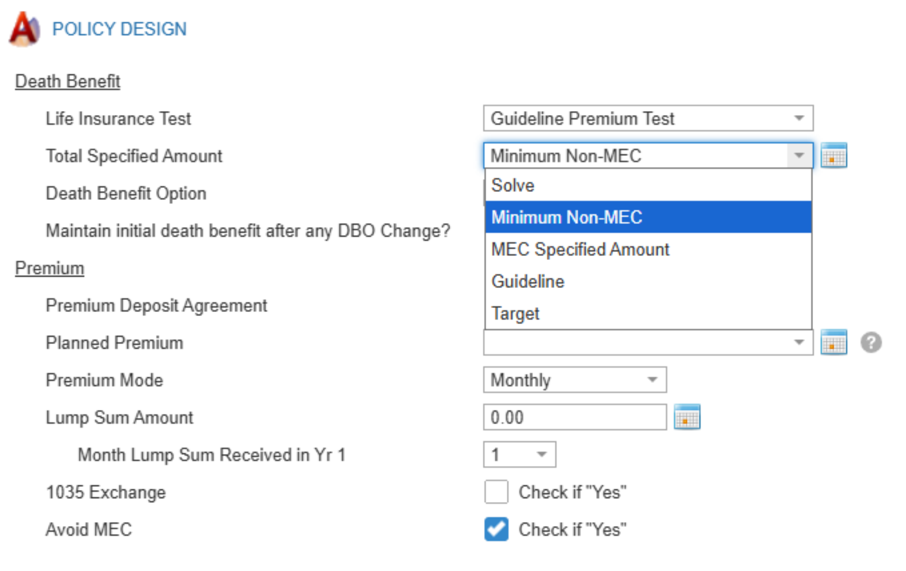


The **Change Product/Concept** page allows you to easily switch between the various products offered by North American, giving you flexibility to adjust your illustration based on your client's needs.



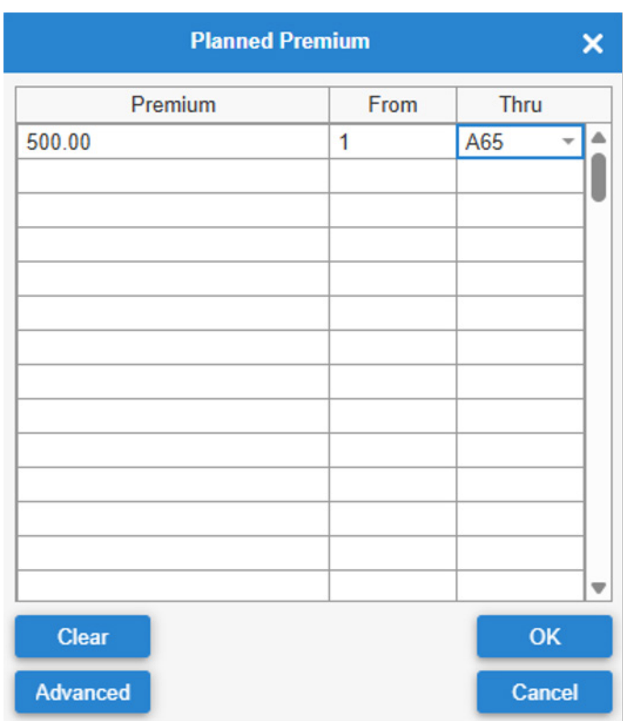
The **Policy Design** page allows you to build your illustration using a variety of customizable inputs. You can either enter specific values or have the system solve for key variables such as **Death Benefit, Premium, or Distributions**.

In this example, we will **solve for the Minimum Non-MEC Death Benefit** while specifying the premium amount.

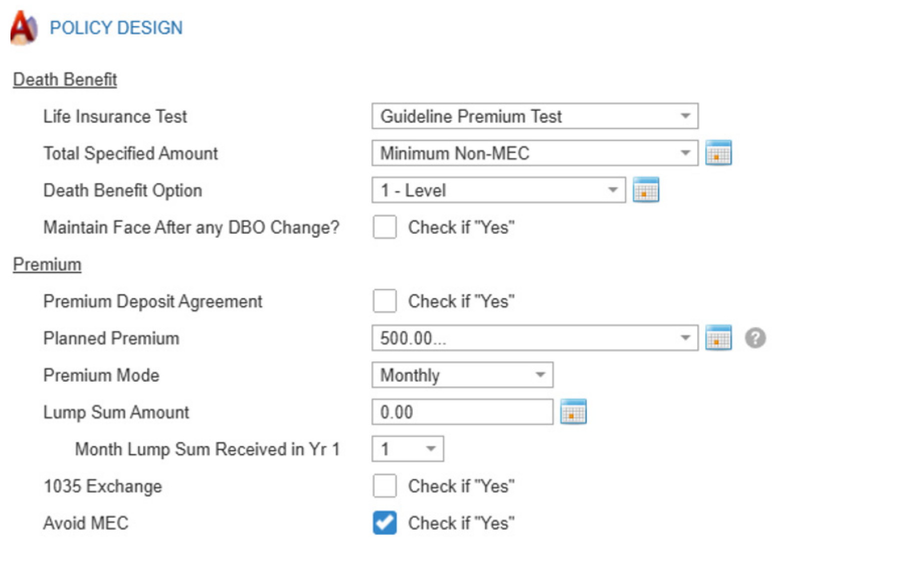


On the **Planned Premium** page, premiums are scheduled to be paid through age 65 of the Proposed Insured. To schedule the premiums, click on the calendar icon to the right of the planned premium dropdown.

Please note: when specifying a premium to a particular age, you must enter the age with the letter "**A**" before the number (for example, **A65**).

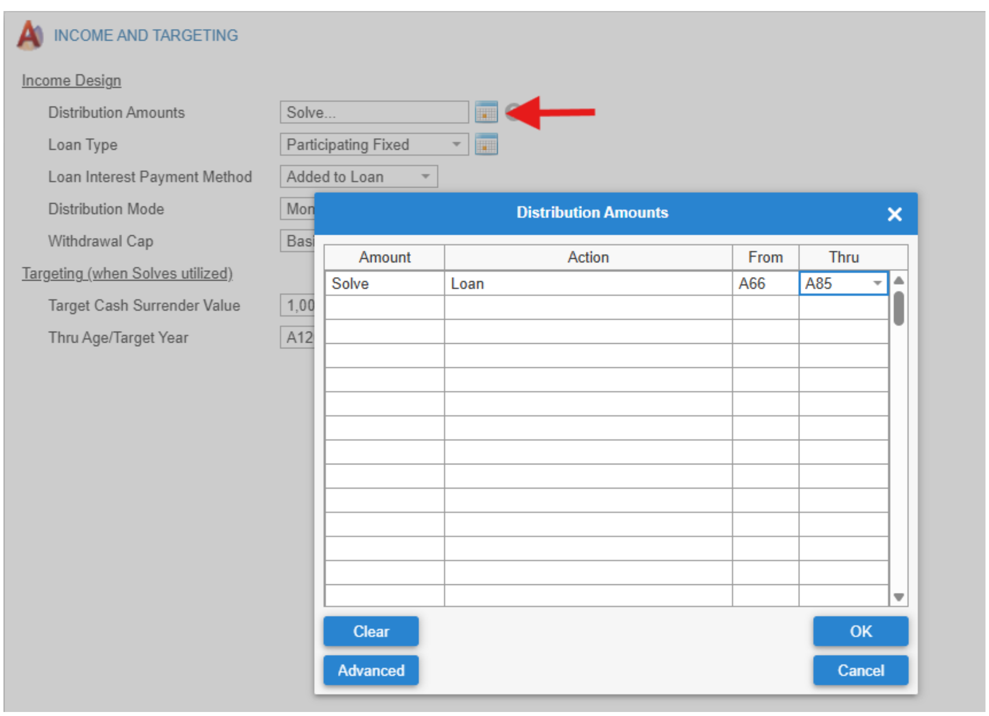


This page provides an overview of the case design we just created, summarizing the key inputs and structure of the illustration.

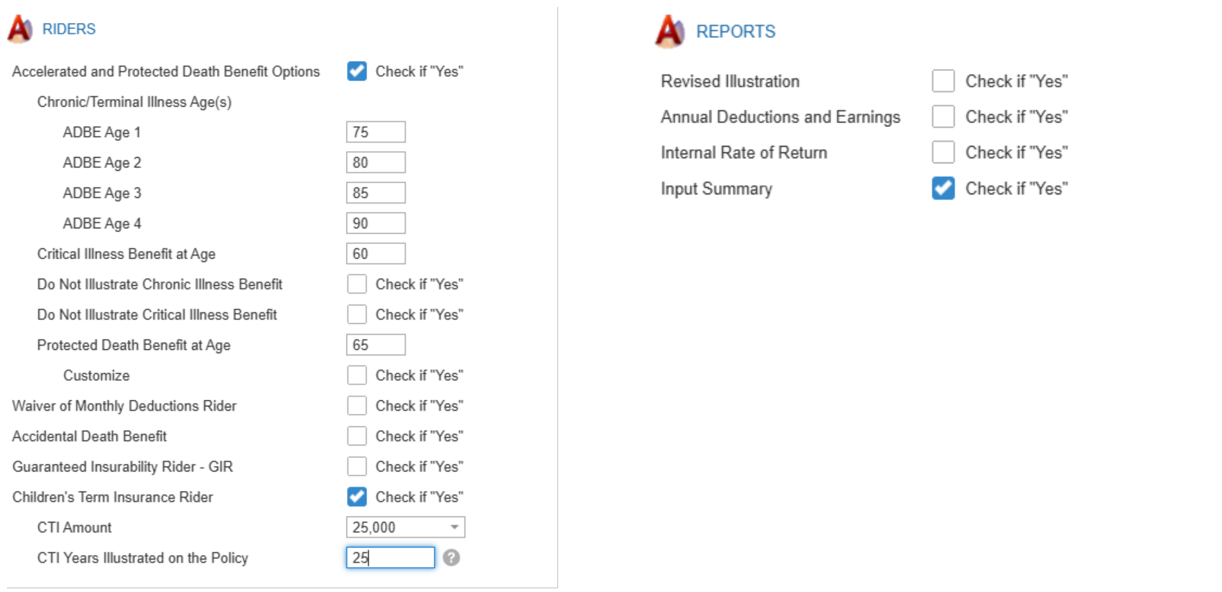


The **Income and Targeting** screen allows you to schedule policy loans and withdrawals within the illustration. You can either enter a specific distribution amount or have the system solve for the desired value.

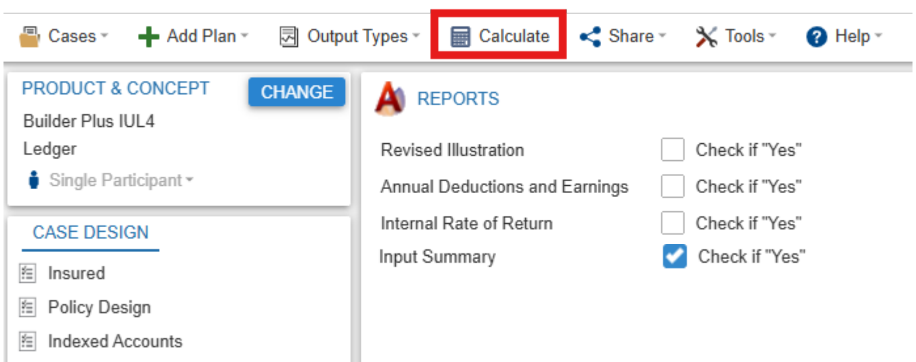
In this example, we will illustrate policy loans from **Age 66 through Age 85**.



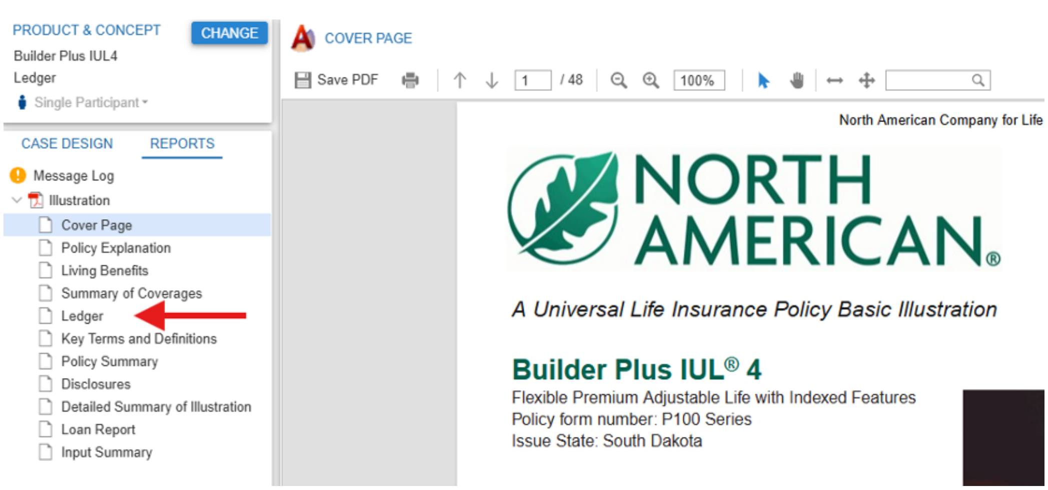
When illustrating a case, add any additional information to the input screens, including riders and various Optional Reports.



Select the **Calculate** button to generate and view the full illustration.

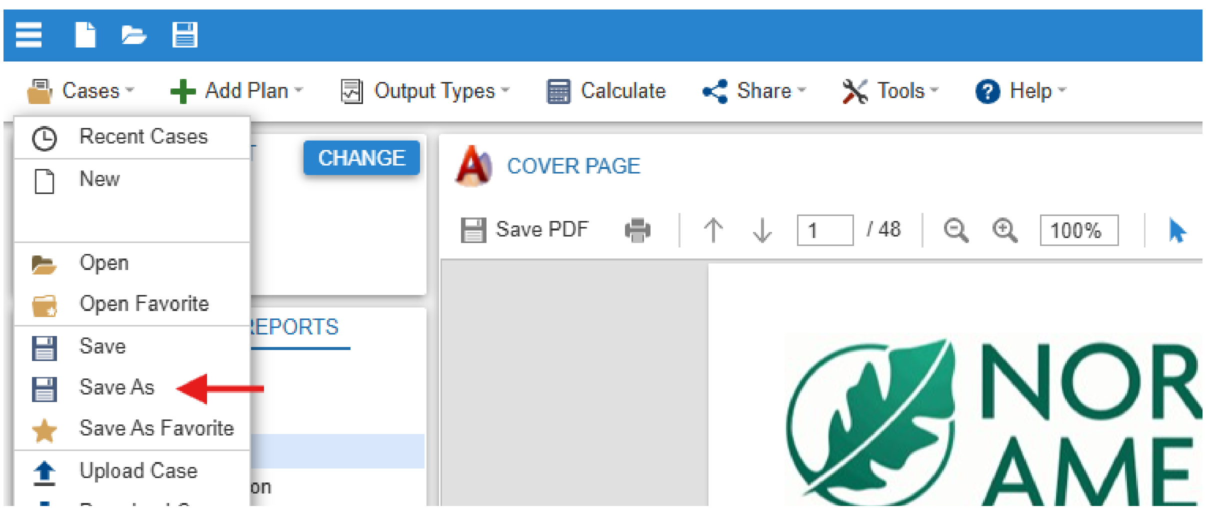


Use the tabs on the left-hand side to quickly navigate and preview key sections of the illustration.

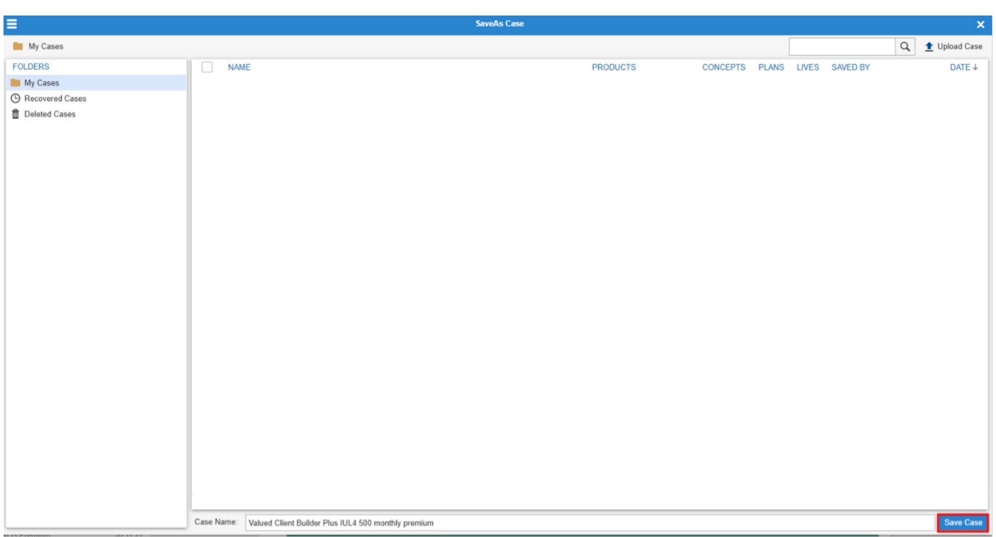


Select the **Save PDF** button to download the illustration to your device for your records.

By selecting the **Cases** button, you can save the illustration to your database for future access. You can return to these saved cases at any time to review or make updates as needed.



Enter a name for the case at the bottom of the screen, then select **Save Case** to store it in your database.



If you have any questions on Life Illustrations, please reach out to **Agent Solutions** at **1-800-843-3316**.

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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.

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