

Life



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.

The screenshot shows the top navigation bar with links: Cases, Add Plan, Output Types, Calculate, Share, Tools, and Help. A red box highlights the 'Producer: New Agent' link in the top right corner. Below the navigation bar, the left sidebar shows 'PRODUCT & CONCEPT' and 'CASE DESIGN' sections. The 'CASE DESIGN' section is expanded, showing options like Insured, Policy Design, Indexed Accounts, Income and Targeting, Riders, and Output Design. The main content area is titled 'PRODUCER' and contains a form for entering producer information. The form includes fields for Issue State, First Name, Middle Name/Initial, Last Name, Sex, Issue Age or D.O.B. (mm/dd/yyyy), Class, and Table Rating. A 'Comments' box is also present on the right side of the form.

The screenshot shows the 'Producer Information' form, which is a modal window with a blue header and a close button. The form contains a 'Save and Close' button at the top left. The form is divided into two main sections: personal information and contact information. The personal information section includes fields for Title, First Name*, Middle Name, Last Name*, Suffix, Credentials, and File As*. The contact information section includes fields for Phone, Fax, Email, Office Name, Broker / Dealer, Street*, City*, State*, and Zip Code*. A table for State and License is also present. A note at the bottom states '*Required for all Illustrations'.

State	License

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

Save to Current Case and Close

Save to Database

Select from Database

Title

First Name*

Middle Name

Last Name*

Suffix

Credentials

File As*

Office Name

Broker / Dealer

Street*

City*

State*

Zip Code*

Phone

Fax

Email

State

License

CA

00000

TX

00000

5400 S Solberg Ave

Sioux Falls

SD

57193

*Required for all Illustrations

Manage Producers

New

Edit

Delete

Import

Export

PRODUCER

★ Agent, New

Number of Producers: 1

OK

Cancel

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.

Change Product / Concept

PRODUCT / CONCEPT FILTER

Product Type:

Any

Concept Type:

Any

Concept:

Ledger

Show Retired Products

Approved State:

SD

Issue Age:

Any

Individual

Survivorship

PRODUCT NAME

PRODUCT TYPE

Builder Plus IUL4

Indexed UL

Protection Builder IUL2

Indexed UL

Smart Builder IUL3

Indexed UL

Select

Cancel

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.


POLICY DESIGN

Death Benefit

Life Insurance Test

Total Specified Amount

Death Benefit Option

Maintain initial death benefit after any DBO Change?

Premium

Premium Deposit Agreement

Planned Premium

Premium Mode

Lump Sum Amount

Month Lump Sum Received in Yr 1

1035 Exchange

Avoid MEC

Guideline Premium Test

Minimum Non-MEC

Solve

Minimum Non-MEC

MEC Specified Amount

Guideline

Target

Monthly

0.00

1

☐ Check if "Yes"
 ☒ Check if "Yes"

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**).

[illegible]


POLICY DESIGN

Death Benefit

Life Insurance Test

Guideline Premium Test

Total Specified Amount

Minimum Non-MEC

Death Benefit Option

1 - Level

Maintain Face After any DBO Change?

☐ Check if "Yes"

Premium

Premium Deposit Agreement

☐ Check if "Yes"

Planned Premium

500.00...

Premium Mode

Monthly

Lump Sum Amount

0.00

Month Lump Sum Received in Yr 1

1

1035 Exchange

☐ Check if "Yes"

Avoid MEC

☒ Check if "Yes"

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

[illegible]

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

RIDERS		REPORTS	
Accelerated and Protected Death Benefit Options	☒ Check if "Yes"	Revised Illustration	☐ Check if "Yes"
Chronic/Terminal Illness Age(s)		Annual Deductions and Earnings	☐ Check if "Yes"
ADBE Age 1	75	Internal Rate of Return	☐ Check if "Yes"
ADBE Age 2	80	Input Summary	☒ Check if "Yes"
ADBE Age 3	85		
ADBE Age 4	90		
Critical Illness Benefit at Age	60		
Do Not Illustrate Chronic Illness Benefit	☐ Check if "Yes"		
Do Not Illustrate Critical Illness Benefit	☐ Check if "Yes"		
Protected Death Benefit at Age	65		
Customize	☐ Check if "Yes"		
Waiver of Monthly Deductions Rider	☐ Check if "Yes"		
Accidental Death Benefit	☐ Check if "Yes"		
Guaranteed Insurability Rider - GIR	☐ Check if "Yes"		
Children's Term Insurance Rider	☒ Check if "Yes"		
CTI Amount	25,000		
CTI Years Illustrated on the Policy	25		

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

Navigation bar: Cases, Add Plan, Output Types, **Calculate**, Share, Tools, Help

Left sidebar: PRODUCT & CONCEPT (CHANGE), Builder Plus IUL4, Ledger, Single Participant, CASE DESIGN (Insured, Policy Design, Indexed Accounts)

Right sidebar: REPORTS (Revised Illustration, Annual Deductions and Earnings, Internal Rate of Return, Input Summary - ☒ Check if "Yes")

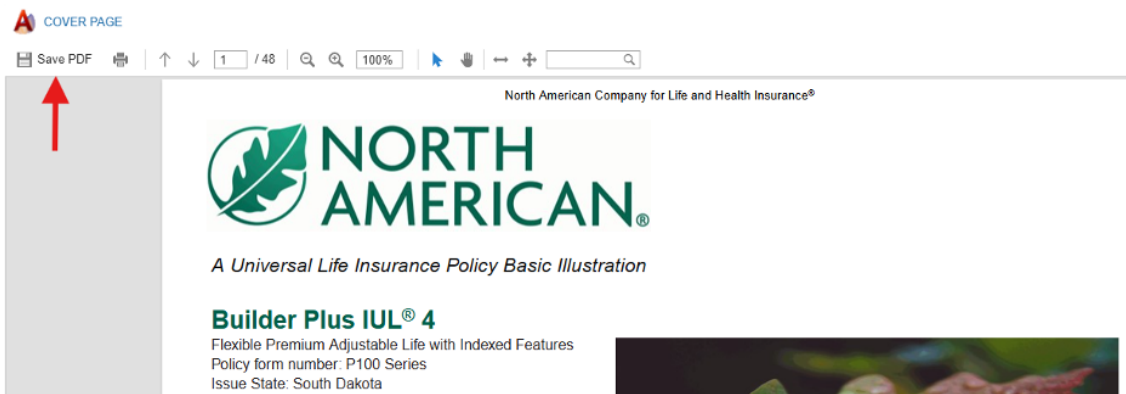
Use the tabs on the left-hand side to quickly navigate and preview key sections of the illustration.

Navigation bar: Save PDF, 1 / 48, 100%, Search

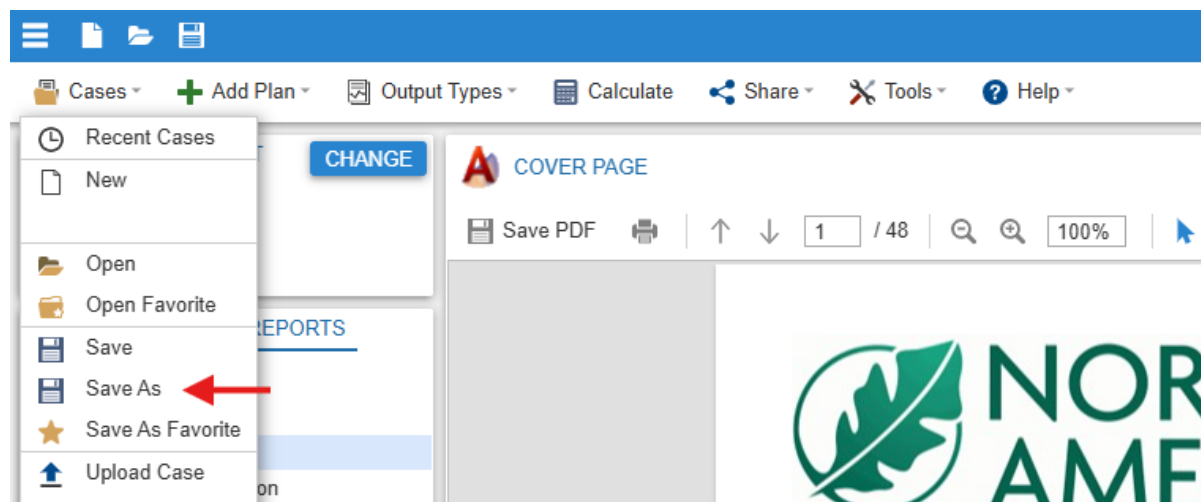
Left sidebar: PRODUCT & CONCEPT (CHANGE), Builder Plus IUL4, Ledger, Single Participant, CASE DESIGN, **REPORTS** (Message Log, Illustration - Cover Page, Policy Explanation, Living Benefits, Summary of Coverages, Ledger, Key Terms and Definitions, Policy Summary, Disclosures, Detailed Summary of Illustration, Loan Report, Input Summary)

Main content: North American Company for Life, **NORTH AMERICAN**, A Universal Life Insurance Policy Basic Illustration, **Builder Plus IUL® 4**, Flexible Premium Adjustable Life with Indexed Features, Policy form number: P100 Series, Issue State: South Dakota

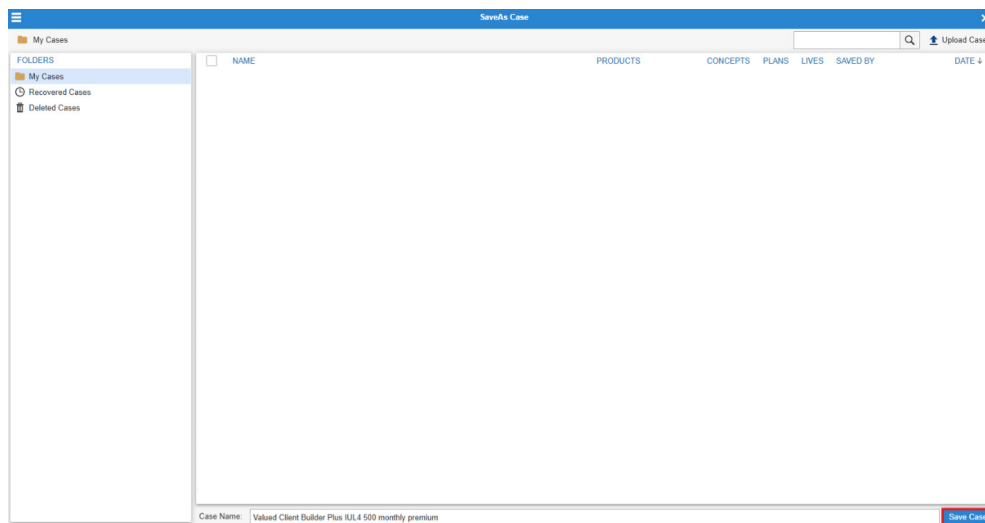
Select the **Save PDF** button to download the illustration to your device for your records.



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**.



WELIS® is an illustration system provided by iPipeline®, an independent third-party vendor, and is used by North American Company for Life and Health Insurance®.

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.

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.

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.

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