

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

## 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 more than a third of adults are concerned with leaving others to pay for 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?

		
<b>Affordable Protection</b>	<b>Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness</b>	<b>Conversion Privilege</b>
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.	Convertibility to most permanent life insurance products without evidence of insurability. <sup>2</sup>
Rates will not increase during the guaranteed level premium term.	<p><b>Critical Illness:</b> conditions that may qualify include heart attack, cancer, stroke, major organ transplant, and kidney failure.</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 throughout the full 10, 15, 20, or 30-year term. <sup>3</sup>

## Call your representative today to discuss your life insurance needs.

1. Source: LifeHappens.org. Retrieved July, 23, 2018, from <https://www.lifehappens.org/industry-resources/midland-national/online-resources/social-media-and-infographics/>

2. Subject to the terms of the policy.

3. Conversion is allowed during the level period of the policy, or through age 74 (69 for ADDvantage 30), whichever is earlier. The conversion period is never less than 5 years regardless of issue age.

ADDvantage Term is issued on policy form series LS174, Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness for Term Life is issued on form series LR508, or state variations by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Product, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.