

## A COMPANY YOU CAN TRUST

The decision to plan for the unknown is not simple, but applying for term life insurance as a means of financial protection for your family is quite easy. Decide to secure your financial future and give yourself an advantage—contact your North American Company agent and ask about our ADDvantage term life insurance today.

North American Company has been providing life insurance since 1886. As one of the leading life insurance companies in the U.S., we'll make it as easy as possible for you to become one of our insureds. Please visit our web site at [nacolah.com](http://nacolah.com)<sup>®</sup> to find out more about our company.

**CHOOSE GUARANTEED  
LEVEL PREMIUM TERM LIFE  
INSURANCE FOR YOUR FINANCIAL  
PROTECTION.**

*We're Here for Life*<sup>®</sup>

*nacolah.com*<sup>®</sup>



**North American Company**  
for Life and Health Insurance  
Since 1886

Executive Office  
525 W Van Buren  
Chicago, IL 60607



ADDvantage plans are issued on policy form series LS143AMP; Accelerated Death Benefit Endorsement on form LR352A, Additional Insurance Option on form LRS-313A; Additional Insured Rider on Form LR401A; Waiver of Premium on form LR409A; Child Term Rider on form LR451; or state variations by North American Company for Life and Health Insurance, Executive Office, Chicago, IL, 60607. Products, features, issue ages or endorsements may not be available in all jurisdictions. Limitations or restrictions may apply.

## Secure Your Financial Future & Give Yourself an Advantage



**N/A**<sup>®</sup>  
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## YOUR COVERAGE NEEDS

Most financial analysts recommend a life insurance benefit based on your total financial situation. According to the Life and Health Insurance Foundation for Education (LIFE, 2009), they recommend an amount based on two variables: 1) the capital needed at death to meet immediate obligations, and 2) the amount of future income needed to sustain the household. Your North American representative can help you determine the amount of coverage appropriate for you. North American offers policies with face amounts starting at \$100,000, up to as high as you need, subject to underwriting limits.

Once you've determined how much coverage you need, choose a level premium period of 10, 15, or 20 years, and that's how long your rates are guaranteed not to increase.<sup>1</sup>

Plus, with our skilled underwriting approach, we are able to determine underwriting risk classifications on a case-by-case situation, which is important because the risk classification you receive determines your premium. We focus on considering your overall health management so we can offer you the best rate you deserve.

## CUSTOMIZE YOUR PLAN

Design your policy specifically to meet your needs by choosing among the following options:

- Optional life insurance coverage for your spouse and/or children.<sup>2</sup>
- A range of premium payment plans, including monthly, quarterly, semi-annual and annual. You may even qualify to pay by credit card.<sup>3</sup>

- Waive your premium should you become disabled, while keeping your coverage in force. (Available only to insureds at the time their policies go into effect.)<sup>4</sup><sup>2</sup>

*In addition, your coverage may automatically include these valuable features:*

- Additional Insurance Option Rider—If you qualify, this feature allows you to increase your death benefit amount by 25%-50% within the first three policy years (depending on issue age), with minimal health information. Your increased premiums will be based upon your original issue age and underwriting risk classification.<sup>5</sup>
- Accelerated Death Benefit—You may receive 75% of your face amount in advance, up to \$250,000, in the event of terminal illness that would likely result in death within 24 months.<sup>4</sup>
- Conversion Privilege—Should your needs change, you may generally convert your term insurance to permanent universal life coverage throughout the level premium period of the policy, or through age 69 (whichever is earlier), but never less than five years.

<sup>1</sup> After the level premium period, premiums will increase annually, but will never exceed the maximum annual premium shown in the policy.

<sup>2</sup> These options require additional premium.

<sup>3</sup> Due to the application of modal factors, you will pay more in total premium for a policy year if you elect to pay premium more frequently than annually.

<sup>4</sup> Subject to underwriting requirements.

<sup>5</sup> Only available for Super Preferred Non-Tobacco and Preferred Non-Tobacco risk classifications.

## YOU CAN PLAN FOR THE UNKNOWN

Every day you make decisions, some that bear more impact than others. Maybe you've become a homeowner. Perhaps you're married or have a child. Now may be the time for you to decide how to protect your family and assets for the future.

What would your family's life be like if you were suddenly gone? Could they get by without your income? Who would pay the mortgage? What about college tuition for your children? Would your debts or business obligations be covered?

Although the future is unpredictable, there are things you can do to help plan for the unknown. Purchasing term life insurance is one of the easiest and most economical ways you can ensure your family is not left with financial insecurity. North American Company's ADDvantage<sup>®</sup> term life insurance not only provides protection for your beneficiaries, it offers guaranteed level premiums you can build right into your budget.

