

Helping you put together  
a bright financial future



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

## YOU HAVE EVERYTHING TO GAIN

Consider these facts:

Twenty-two percent of families with dependent children admit they will have immediate trouble meeting everyday living expenses, and another twenty-six percent can cover expenses for only a few months if a primary wage earner dies.

*American Families at Risk, Facts from LIMRA International, 2007.*

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The average annual cost at public colleges and universities in 2006 through 2007 was \$12,796, which includes tuition, fees, room and board. The cost at private four-year colleges and universities was \$30,367.

*Trends in College Pricing 2006, The College Board, New York, NY.*

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Life expectancy in the U.S. has increased from 47 years for Americans born in 1900 to 77 years for those born in 2001.

*The State of Aging and Health in America 2007, Centers for Disease Control and Prevention and The Merck Company Foundation.*

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Do you have the right amount of financial protection for your future? The world holds uncertainties, but there is a way to help protect your financial future and plan for events like college tuition and retirement. You have everything to gain and North American Company is here to help.

You try hard to make the right financial decisions and you do your best to plan for the future. However, the world is full of uncertainty, especially when it comes to finances. This all makes planning your financial future difficult. There is a way to help protect against some of today's risks and those of tomorrow.

Protection can be found in Custom Accumulator<sup>®</sup>III, a universal life insurance policy. This policy provides death benefit protection to help ensure the financial security of your loved ones. The policy benefits can also help you with future financial goals. Your premium payments earn interest and, over time, these funds could grow and be used to help fund college, supplement retirement or be used for just about any other financial goal.

Some things can disrupt your plans to accumulate adequate funds for your future needs including:

1. **loss of life**
2. **illness, and**
3. **the economy.**

Life insurance can help solve these challenges.



1. **Early loss of life** The purpose of life insurance is to deliver death benefit proceeds when loss of life disrupts your financial plan. The proceeds could be used to help pay the mortgage, utility bills, groceries and everyday expenses.

2. **Illness**-An illness could quickly disrupt your financial security. Custom Accumulator III offers two safeguards that are automatically included with your policy.<sup>1</sup> First, the policy comes with the Chronic Illness Accelerated Benefit Rider, which allows you to access a portion of the death benefit if a physician certifies you as being chronically ill.<sup>2</sup> Second, the Accelerated Benefit Endorsement allows you access to 75% of the death benefit value (up to \$250,000) if you are diagnosed with a terminal illness that will likely result in death within 24 months. These two benefits can help you maintain your quality of life and financial security.<sup>3</sup>

3. **Funds stay accumulated** Policy values accumulate on a tax-deferred basis.<sup>4</sup> These accumulated funds can be used for retirement supplement, college tuition or just about any other future need. The policy cash values grow yearly at a minimum guaranteed interest rate of 2.5% for the life of the policy. And using guaranteed assumptions, you know your plan will not be disrupted by economic cycles.

<sup>1</sup> Subject to issue age and underwriting requirements.

<sup>2</sup> Chronic Illness is defined as being permanently unable to perform at least two of the six Activities of Daily Living or as having a severe cognitive impairment.

<sup>3</sup> The Chronic Illness Accelerated Benefit Rider and the Accelerated Benefit Endorsement may not be exercised simultaneously.



### **NORTH AMERICAN COMPANY'S CUSTOM ACCUMULATOR III**

If you are borrowing to pay for college you want the most cost-efficient loan available. With Custom Accumulator III your money grows tax-deferred and loans generally come out tax free.<sup>4</sup>

- Beginning in the 11th policy year, you can borrow funds at 2.5% and get a credit of 2.5% on these funds, making your net cost to borrow 0%!

Custom Accumulator III can help secure your retirement plans regardless of inflation or other negative market conditions.

- It protects your money with its Return of Premium Benefit feature which, depending on your issue age, allows you to get 95-100% of your premium payments back.<sup>5</sup> This limits your risk and offers peace of mind.

<sup>4</sup> North American does not give legal or tax advice. Please consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

<sup>5</sup> Within the first 10 policy years, less any loans or withdrawals. This feature is available only if certain paid premiums requirements are met.

## A COMPANY YOU CAN TRUST

North American Company for Life and Health Insurance has been providing quality life insurance products 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 website, at [nacolah.com](http://nacolah.com), to find out more about our company.

*We're Here for Life*<sup>®</sup>

*nacolah.com*<sup>®</sup>



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Custom Accumulator III is issued on policy form series LS165B; Accelerated Benefit Endorsement is issued on form series LR352A; Chronic Illness Accelerated Benefit Rider is issued on form series LR450A by North American Company for Life and Health Insurance. Not all products, features, riders, endorsements or issue ages are available in all jurisdictions. Limitations or restrictions may apply