

# Guaranteed Life Insurance You Can Depend On



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

**Help protect the financial security of your loved ones with permanent protection at a great value**



## PROTECTION FOR YOUR PEACE OF MIND

When planning for the future, you want death benefit protection that will be there at any time—regardless of changes that happen along the way.

Today more than ever, trust is no longer an option. Your protection must be guaranteed.

With North American Company's Custom Guarantee universal life insurance plan, what you buy today is what we'll deliver whenever it's needed. With some life insurance plans, the amount you purchase can change due to circumstances beyond your control, like the economy or the rising cost of insurance. North American Company gives the control back to you!

Custom Guarantee promises that what you buy today will always be there, unless YOU decide to change it.

## JUST LOOK AT THESE GUARANTEES:

- **Guaranteed death benefit for the period you need—even up to age 120<sup>1</sup>**
- **Guaranteed acceleration of death benefit for terminal illness<sup>2</sup>**
- **Guaranteed exchange privilege**

1 Coverage is guaranteed for five years for all issue ages provided the 5-year no lapse guarantee premium requirement is met. If you do not meet the requirement, significantly higher premiums may be necessary to keep the policy in force. Paying a premium that is equal to, but not greater than the 5-year no lapse guarantee premium will keep the policy in force but may result in a negative or zero account value. By paying only the 5-year no lapse guarantee premium you may be forgoing the advantage of building more cash values. After the 5-year no lapse guarantee period, coverage can be guaranteed to any age up to age 120 through the Extended No Lapse Guarantee.

- **Guaranteed no premium payments on the base policy after age 100<sup>3</sup>**
- **Guaranteed acceleration of death benefit for chronic illness<sup>4</sup>**

## PLUS, CUSTOM GUARANTEE OFFERS YOU —

**Security:** The Extended No Lapse Guarantee gives you guaranteed death benefit protection after the 5-year no lapse guarantee period!<sup>5</sup>

**Independence:** With issue ages ranging from age 15 days to 85 years, we understand that each individual will have varying death benefit guarantee period needs. That's why Custom Guarantee includes the Extended No Lapse Guarantee, so you can select the guarantee period of your choice. Whatever coverage amount and guarantee period you determine will meet your needs; with timely and consistent payment of the premium you select, we can ensure that Custom Guarantee will be there for you and your family.

**Flexibility:** Your needs may change over time, so we provide a guaranteed exchange privilege with Custom Guarantee. With this privilege, you can exchange your Custom Guarantee policy without evidence of insurability to one of North American's universal life insurance products that focus on cash value accumulation, which are available at the time of exchange.

2 Under the Accelerated Benefit Endorsement—only if terminal illness will result in death within two years after the insured is diagnosed while covered under this endorsement. Subject to eligibility requirements.

3 Rider charges may apply.

4 Chronically ill is defined as permanently unable to perform at least two of the six Activities of Daily Living or has Severe Cognitive Impairment. An administrative fee is applied with each election. Subject to eligibility requirements. Since benefits are paid prior to death, the actual amount received will be discounted and will be less than the death benefit accelerated. In Massachusetts, the funds are payable only for expenses incurred for qualified long-term care services. See rider for details.

## ADD RIDERS FOR EVEN MORE PROTECTION

- **Accidental Death Benefit Rider**—allows you to specify an amount of additional coverage for death caused by an accident (subject to the specified amount or \$200,000).
- **Children's Term Rider**—provides term life insurance coverage on your eligible children.
- **Chronic Illness Accelerated Benefit Rider**—an unexpected illness can quickly harm your financial future. This rider allows you to access a portion of your life insurance policy's death benefit if a physician certifies you as being chronically ill.<sup>4</sup>
- **Guaranteed Insurability Rider**—locks in your future insurability with the option to increase coverage by a specified amount without evidence of insurability at preset election dates.
- **Waiver of Monthly Deductions Rider**—waives the monthly cost of insurance, expense charges, and rider charges after the insured has been totally disabled for six months. May not be available with certain health conditions.

5 The Extended No Lapse Guarantee ensures that coverage will continue even if the policy's net cash surrender value is insufficient to pay the monthly deductions, provided that the sum of the premium guarantee accounts is greater than or equal to the policy debt. The Extended No Lapse Guarantee does not prevent the policy from entering the grace period during the 5-year no lapse guarantee period. The performance of the Extended No Lapse Guarantee is extremely sensitive to prompt payment; premiums must be made on time and in a consistent manner to keep the guarantee. By paying only the premium required to satisfy the Extended No Lapse Guarantee, you may be forgoing the advantage of building more cash values. Restrictions may apply.

## 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, [nacolah.com](http://nacolah.com), to find out more about our company.

*We're Here for Life*®

*nacolah.com*®



**North American Company**  
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Since 1886



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Custom Guarantee is issued on policy form series LS170 and LS163A; Accelerated Benefit Endorsement is issued on form series LR352A; Accidental Death Benefit Rider is issued on form series LR370A; Children's Term Rider is issued on form series LR372A; Chronic Illness Accelerated Benefit Rider is issued on form series LR450A; Guaranteed Insurability Rider is issued on form series LR373A; Waiver of Monthly Deductions Rider is issued on form series LR416B; or state variations by North American Company for Life and Health Insurance, Executive Office, Chicago, IL 60607. Product features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.