

Affordable, Permanent  
Life Insurance That  
Will Be There When It's  
Needed Most



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

**YOU CAN HELP PROTECT THE  
FINANCIAL SECURITY OF YOUR  
LOVED ONES WITH PERMANENT  
UNIVERSAL LIFE INSURANCE THAT  
CAN BE EASY ON YOUR BUDGET**





## UNIVERSAL LIFE INSURANCE BUILT FOR YOU

Along with Custom TermGUL's affordable coverage, it comes with impressive features that are built around your needs and help to ensure you'll be financially protected for the road ahead.

Guarantees are a nice advantage in a not-so-certain world. You can find peace of mind knowing that for the first ten to fifteen policy years (depending on your age when the policy is issued), your minimum premium payments prevent your Custom TermGUL policy from lapsing so your coverage is guaranteed.<sup>1</sup>

### PREMIUM GUARANTEE RIDER\*

If you want to extend your policy's premium guarantee period, you can add the Premium Guarantee Rider. When you add the Premium Guarantee Rider to your policy, you can extend the guarantee period beyond the initial period (10-15 years) to whatever age or length of time you'd like, even up to age 120! If you're looking for guaranteed death benefit coverage for the long-term, ask your life insurance professional about adding the Premium Guarantee Rider to your policy.

### CASH VALUE GROWTH

With universal life insurance, your premium payments earn interest and, over time, these funds could grow and be used for just about any financial need you have in the future. In addition to a guaranteed interest rate of 2.5%, Custom TermGUL also offers a current interest rate that could be higher. If the current interest rate is above the guaranteed rate, you will qualify for an interest bonus (Not available in Texas), which earns you an extra 1% interest in years 11 and thereafter.<sup>2</sup> So, if you'd like help payoff the mortgage or help send children through college, Custom TermGUL may provide the funds to meet your financial needs.

\* If the premium requirements of the Premium Guarantee Rider are not met, significantly higher premiums may be necessary to keep the policy in force. Paying the premium to guarantee the Death Benefit under this rider may result in a negative or zero account value. By paying only the premium required to guarantee the Death Benefit under this rider, the policy owner may be forgoing the advantage of building significant cash value.

## SECURING YOUR FINANCIAL FUTURE— AFFORDABLY

You want to help your family secure a bright financial future. And you work to cover the basics like groceries, utility bills and mortgage payments. These are all expenses that won't go away when loss of life enters the picture. Term life insurance may be a solution for your needs, but now you can get permanent protection for life with the affordability of term insurance with North American Company's Custom TermGUL.

Custom TermGUL is a universal life insurance product that can provide you with affordable protection for life. It offers maximum coverage at a minimum expense. Your life insurance professional can provide you with the low level premium to give you lifetime death benefit protection under guaranteed or current assumptions. If your policy is still in force at age 100 it will remain in force with no additional premiums (except for riders), and no reduction in the face amount, until age 120.

Custom TermGUL offers more than just affordable life insurance protection—it offers several features to help you with your future financial plans. With its cash value growth potential, you may accumulate funds to meet almost any unexpected financial need.

## CUSTOMIZE YOUR PLAN

Permanent life insurance is flexible and allows you to customize your policy.

- **Accelerated Benefit Endorsement:** This rider, which is automatically included with your policy, allows you to access up to 75% of your Specified Amount (up to \$250,000) if you are diagnosed with a terminal illness that will likely result in death within 24 months (state variations apply).<sup>3</sup>
- **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>3,4</sup>
- **Other riders to consider with your Custom TermGUL policy:**
  - Accidental Death Benefit Rider
  - Children's Term Insurance Rider
  - Waiver of Monthly Deductions Rider

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

**We're Here for Life<sup>®</sup>**

**[nacolah.com<sup>®</sup>](http://nacolah.com)**



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Executive Office • 525 W Van Buren • Chicago, IL 60607

- 1 The length of time the no-lapse guarantee can continue your policy in force may vary based upon changes in premium frequency, timing or amount; and policy changes such as loans, partial surrenders, changes in the death benefit and addition of riders. If the no-lapse guarantee is terminated, significantly higher premiums than those required to satisfy the no-lapse guarantee period may be necessary to maintain your policy in force. You may be forgoing the build up of significant cash surrender value in the actual account value by paying only the premium required to keep the no-lapse guarantee in effect.
- 2 If we are crediting interest in excess of the guaranteed interest rate and your policy is in effect after the 10th policy anniversary, your policy will receive an interest bonus. The interest bonus is 1.0% above the then current interest rate in years 11 and thereafter. The interest bonus is not applied to loaned funds. The interest bonus percentage is subject to change; however once a policy is issued, the percentage will not change.
- 3 Not available to insureds rated over Table 4 or assessed flat extra for medical reasons. Subject to certification requirements.
- 4 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. In MN, Continuous Confinement in an eligible institution and expected to remain there for the rest of his or her life.

Custom TermGUL is issued on policy form series LS167, Accelerated Benefit Endorsement is issued on form series LR352A, Accidental Death Benefit Rider is issued on form series LR370A, Children's Term Insurance Rider is issued on form series LR372A, Chronic Illness Accelerated Benefit Rider (In Minnesota, Accelerated Benefit Rider for Continuous Confinement) is issued on form series LR450A, Premium Guarantee Rider is issued on form series LR452, Waiver of Monthly Deductions Rider is issued on form series LR416A; or state variation by North American Company for Life and Health Insurance.

Product features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.