

# Help your clients be positioned to win in retirement

## North American's New Builder Plus IUL<sup>®</sup> 3

**Builder Plus 3 can provide death benefit protection and help you compete in a crowded market.**  
Take a look at North American's new Builder Plus 3 with the Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER.  
Comparisons are to top IUL carriers by premium in 2020.

### Male, Age 45, Preferred Underwriting \$25K Annual Premiums to Age 65, Min Non-MEC Death Benefit

	Initial DB	Distribution
<b>North American Builder Plus IUL 3</b>	<b>\$328,351</b>	<b>\$113,904</b>
Allianz Life Pro+ Advantage	\$585,388	\$86,760
Penn Mutual Accumulation Builder Flex IUL	\$638,308	\$76,908
Securian Financial Eclipse Accumulator IUL	\$380,715	\$74,168
Symetra Accumulator IUL 3.0	\$397,529	\$72,888
Nationwide Indexed UL Accumulator II 2020	\$404,941	\$71,532
National Life FlexLife NL	\$430,477	\$71,499
Pacific Life Trident IUL	\$390,581	\$67,961
Transamerica Financial Foundation IUL*	\$675,000	\$66,720
John Hancock Accumulation IUL 20	\$606,406	\$63,852

### Female, Age 45, Preferred Underwriting \$25K Annual Premiums to Age 65, Min Non-MEC Death Benefit

	Initial DB	Distribution
<b>North American Builder Plus IUL 3</b>	<b>\$360,646</b>	<b>\$116,064</b>
Allianz Life Pro+ Advantage	\$697,449	\$87,180
Penn Mutual Accumulation Builder Flex IUL	\$760,619	\$78,552
Securian Financial Eclipse Accumulator IUL	\$448,718	\$74,780
Symetra Accumulator IUL 3.0	\$492,183	\$73,200
National Life FlexLife NL	\$504,547	\$71,903
Nationwide Indexed UL Accumulator II 2020	\$471,698	\$71,544
Pacific Life Trident IUL	\$462,262	\$67,806
John Hancock Accumulation IUL 20	\$721,099	\$63,486
Transamerica Financial Foundation IUL*	\$830,000	\$62,604

### Male, Age 55, Preferred Underwriting \$35K Annual Premiums to Age 70, Min Non-MEC Death Benefit

	Initial DB	Distribution
<b>North American Builder Plus IUL 3</b>	<b>\$384,351</b>	<b>\$89,688</b>
Allianz Life Pro+ Advantage	\$580,350	\$67,020
Securian Financial Eclipse Accumulator IUL	\$392,247	\$62,250
Penn Mutual Accumulation Builder Flex IUL	\$593,101	\$61,764
Nationwide Indexed UL Accumulator II 2020	\$418,526	\$60,840
Symetra Accumulator IUL 3.0	\$408,727	\$60,792
Pacific Life Trident IUL	\$401,977	\$59,266
National Life FlexLife NL	\$431,701	\$58,651
John Hancock Accumulation IUL 20	\$589,236	\$49,877
Transamerica Financial Foundation IUL*	\$623,000	\$46,725

### Female, Age 55, Preferred Underwriting \$35K Annual Premiums to Age 70, Min Non-MEC Death Benefit

	Initial DB	Distribution
<b>North American Builder Plus IUL 3</b>	<b>\$400,317</b>	<b>\$93,480</b>
Allianz Life Pro+ Advantage	\$630,991	\$69,648
Securian Financial Eclipse Accumulator IUL	\$460,740	\$63,419
Penn Mutual Accumulation Builder Flex IUL	\$691,859	\$63,408
Symetra Accumulator IUL 3.0	\$504,715	\$61,464
Nationwide Indexed UL Accumulator II 2020	\$484,563	\$60,636
National Life FlexLife NL	\$504,327	\$59,217
Pacific Life Trident IUL	\$472,901	\$58,523
John Hancock Accumulation IUL 20	\$646,378	\$51,102
Transamerica Financial Foundation IUL*	\$747,000	\$41,682

Illustrated with an increasing death benefit switching to level when premiums end. Participating loans with max 0.50% spread targeting \$10,000 cash surrender value at age 100. North American illustrated with the Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER and Fixed Interest Participating Policy Loans, competitors using their default index selection and participating loan. Monthly distributions where available. \*Transamerica calculated with fixed rate loans. (Participating loans are not available.) Information taken from competitor software as of 5/13/2021. While North American believes the figures presented in the table are accurate, North American makes no representation or warranty as to their accuracy and may also be subject to change at any time. For questions regarding this information, please contact a representative from the applicable company.

## What IUL cases do you have on your desk today? You can stand out. Ask your MGA about Builder Plus IUL 3 today!

The Fidelity Multifactor Yield Index 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance<sup>®</sup> (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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Indexed Universal Life Insurance products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance. Builder Plus IUL 3 is issued on policy form LS191, or state variation, by North American Company for Life and Health Insurance<sup>®</sup>, Administrative Office, One Sammons Plaza, Sioux Falls, South Dakota 57193. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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