

Help your clients

Take Control for More Consistent Performance Over Time

Market fluctuations seem to be the only constant these days. In addition to looking for death benefit protection, you may be searching for new ways to help clients manage this volatility, while also growing their policy's potential cash value.

Introducing the Fidelity Multifactor Yield IndexSM 5% ER

A rules-based index that blends **six equity factor indices** with U.S. Treasuries, and uses a **dynamic allocation approach** that seeks to reduce volatility to deliver more consistent returns over time. This new index is exclusive to North American as part of Sammons[®] Financial Group, Inc.¹

Take a look at the Fidelity Index paired with **North American's Builder Plus IUL[®] 2**. Comparisons 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
North American Builder Plus IUL 2	\$637,130	\$89,484
Allianz Life Pro+ Advantage	\$585,388	\$86,268
Penn Mutual Accumulation Builder Flex IUL	\$638,308	\$77,448
Symetra Accumulator IUL 3.0	\$397,582	\$75,960
John Hancock Accumulation IUL 20	\$606,406	\$72,475
Securian Financial Eclipse Accumulator IUL	\$609,078	\$71,046
Transamerica Financial Foundation IUL*	\$675,000	\$68,246
Nationwide Indexed UL Accumulator II 2020	\$637,439	\$67,812
National Life FlexLife NL	\$626,261	\$66,708
Pacific Life Discovery Xelerator IUL 2 2020	\$592,147	\$64,857

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

	Initial DB	Distribution
North American Builder Plus IUL 2	\$751,736	\$90,420
Allianz Life Pro+ Advantage	\$697,449	\$86,676
Penn Mutual Accumulation Builder Flex IUL	\$760,619	\$79,092
Symetra Accumulator IUL 3.0	\$492,250	\$76,284
John Hancock Accumulation IUL 20	\$721,099	\$72,118
Securian Financial Eclipse Accumulator IUL	\$727,313	\$71,602
Nationwide Indexed UL Accumulator II 2020	\$752,612	\$67,596
National Life FlexLife NL	\$744,480	\$66,650
Transamerica Financial Foundation IUL*	\$830,000	\$64,792
Pacific Life Discovery Xelerator IUL 2 2020	\$703,578	\$63,884

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

	Initial DB	Distribution
North American Builder Plus IUL 2	\$591,278	\$73,692
Allianz Life Pro+ Advantage	\$580,350	\$66,672
Symetra Accumulator IUL 3.0	\$408,788	\$62,988
Penn Mutual Accumulation Builder Flex IUL	\$593,101	\$62,160
Securian Financial Eclipse Accumulator IUL	\$590,158	\$57,766
Nationwide Indexed UL Accumulator II 2020	\$589,358	\$57,108
John Hancock Accumulation IUL 20	\$589,236	\$56,150
Pacific Life Discovery Xelerator IUL 2 2020	\$594,702	\$55,867
National Life FlexLife NL	\$589,334	\$52,828
Transamerica Financial Foundation IUL*	\$623,000	\$48,686

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

	Initial DB	Distribution
North American Builder Plus IUL 2	\$697,633	\$75,912
Allianz Life Pro+ Advantage	\$630,991	\$69,288
Penn Mutual Accumulation Builder Flex IUL	\$691,859	\$63,816
Symetra Accumulator IUL 3.0	\$504,790	\$63,672
Securian Financial Eclipse Accumulator IUL	\$656,666	\$60,399
John Hancock Accumulation IUL 20	\$646,378	\$57,433
Nationwide Indexed UL Accumulator II 2020	\$680,825	\$56,736
Pacific Life Discovery Xelerator IUL 2 2020	\$641,741	\$55,024
National Life FlexLife NL	\$669,321	\$53,686
Transamerica Financial Foundation IUL*	\$747,000	\$43,578

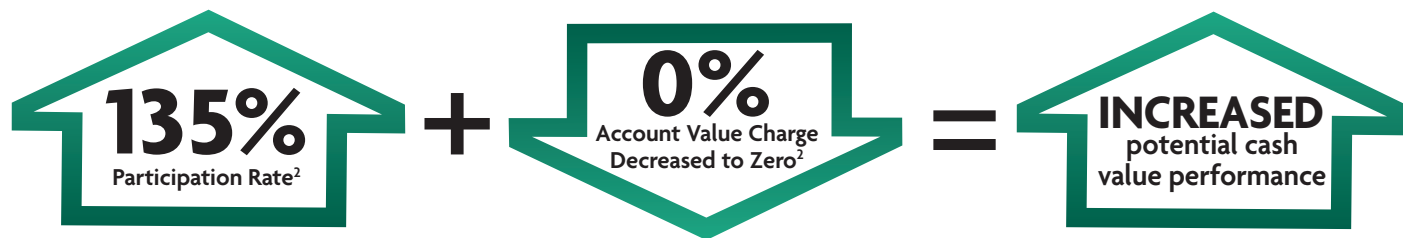
Illustrated with an increasing death benefit switching to level when premiums end. Participating loans with max 0.50% spread targeting \$10,000 cash surrender value at age 100. North American illustrated with the Fidelity Multifactor Yield IndexSM 5% ER, competitors using their default index selection. Monthly distributions where available.

*Transamerica calculated with fixed rate loans. (Participating loans are not available.)

Data as of 2/26/2021. Competitor information is obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed. For questions regarding this information, please contact a representative from the applicable company. This data is for information purposes and is not intended as a solicitation or a recommendation of any insurance product. All expressed information or opinions are subject to change without notice.

Where does the performance come from?

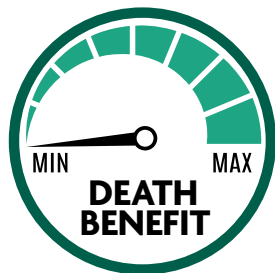
The reduced volatility in this index from Fidelity creates the opportunity for North American to purchase the underlying options at a lower cost than other indexes. **North American passed the cost savings along into the product.**



Take Control

**What three IUL cases do you have on your desk right now?
Run an illustration for each of them!**

How-to Illustration Tips:



1. Use a minimum death benefit solve using the guideline premium test.



2. Select the increasing death benefit option, switching to level death benefit in the year following the last premium.



3. Use monthly variable interest rate policy loans at 50 bps below the illustrated rate.



4. Choose the Fidelity Multifactor Yield Index 5% ER, which lowers policy charges and provides a 135% participation rate.

1. North American has licensed the Fidelity Multifactor Yield Index 5% ER for exclusive use on its IUL products.

2. Participation rate and account value charge are not guaranteed and apply only to the portion of the index account allocated to the Fidelity index.

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 (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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The net cost of a variable rate policy loan could be negative if the credits earned are greater than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged on variable interest rate policy loans. In brief, Variable Interest Rate Policy Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.

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 2 is issued on policy form series LS183 by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, South Dakota 57193.

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