

# Indexed Universal Life Insurance that Inspires Confidence

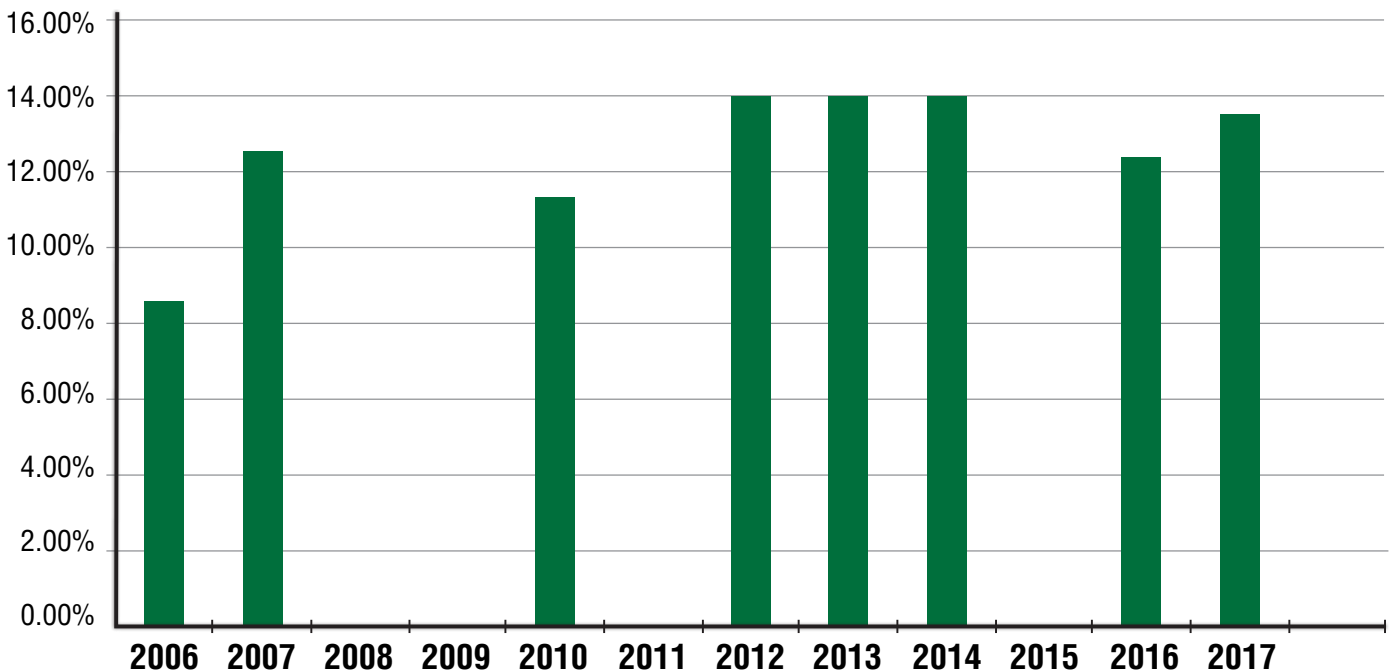
## North American's Builder IUL<sup>®</sup> Series

Today's low interest rate environment, high stock market volatility, and the constant rumors and whispers of a looming recession, doesn't inspire confidence. Rightfully so — a good financial professional keeps their ear to the ground and is always looking out for their clients' best interest.

### Here's a fair question to ask:

Have North American's Indexed UL products performed as advertised? Let's take a look at North American's original IUL product, the first generation of Builder IUL. The chart below shows the actual index credits credited since inception.

### Actual index credits

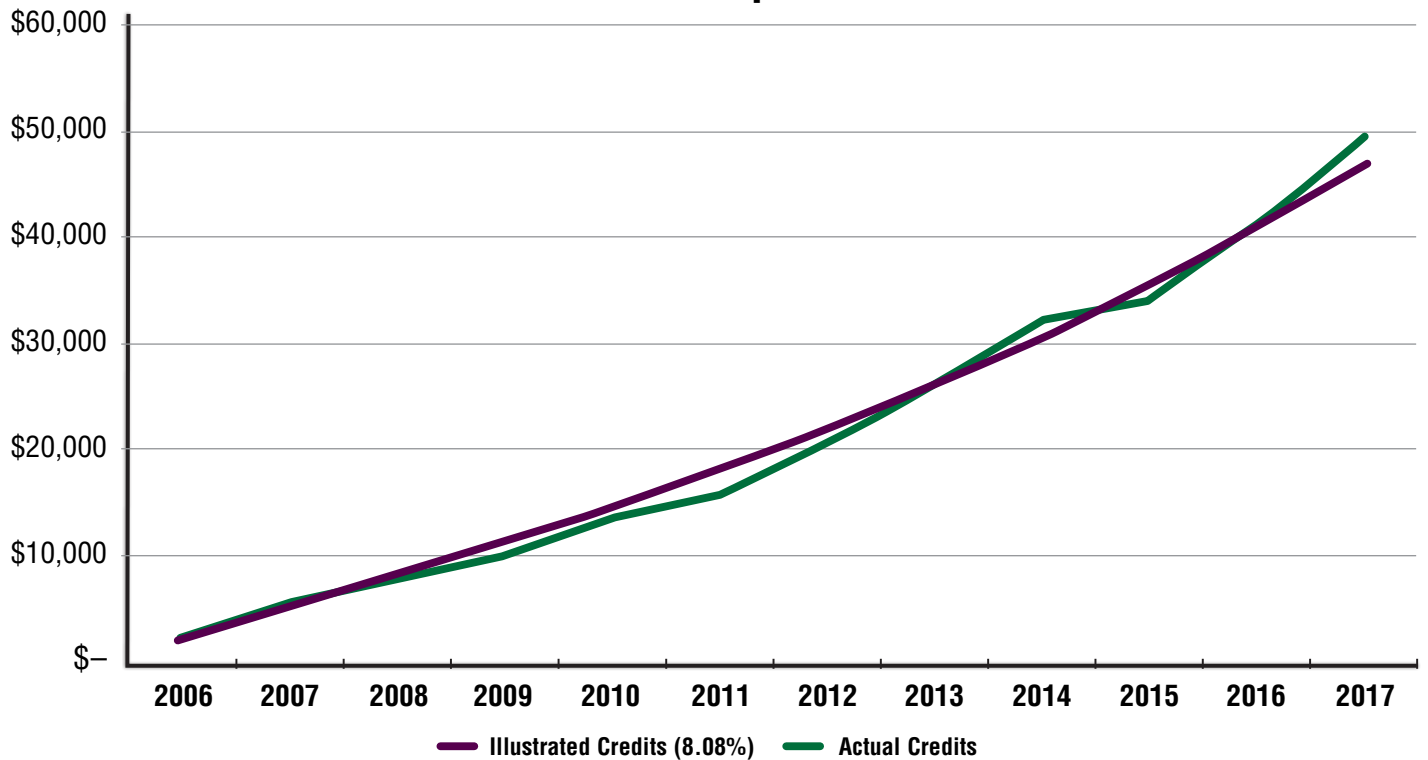


Source: Internal calculations, July 2018.  
S&P 500 Index, Annual Point-to-Point, October 1 of each year.

As you can see, North American's Builder IUL has had multiple times where the zero percent floor has come into play over the past decade. Undoubtedly, while earning zero percent in any given year isn't an exciting prospect, it may be less disheartening than receiving an annual statement showing a market loss.

This graph on the next page compares actual index credits of a first-generation Builder IUL to an illustrated rate of 8.08%, which was the default illustrated rate at that time. Throughout the ups and downs of the market, and even in the current low interest rate environment, North American's Builder IUL has performed as illustrated back when it was first sold in 2005.

## Account value performance



Source: Internal calculations, April 2018.

XL-CV Issued October 1, 2005, Male Preferred Plus Issue Age 45

Death Benefit = \$150,000, Annual Premium = \$3,000 allocated to S&P 500 Annual Pt-to-Pt

As a privately held company, North American is not driven by short-term earnings pressures. We plan for the long term, which has resulted in consistently strong performance throughout the years – withstanding even the toughest times of economic downturn.

North American backs its commitment to our customers by following a disciplined and conservative investment strategy. We closely monitor our investments, maintain a balanced and diversified portfolio, and have maintained a strong capital position through stormy economic periods.

**With a track record like this, you can have confidence in North American.**

**Contact Sales Development at 800-800-3656 ext. 10411.**



***We're Here For Life***®

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Indexed Universal Life 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.

#### THE S&P 500® COMPOSITE STOCK PRICE INDEX

#### THE S&P 400® COMPOSITE STOCK PRICE INDEX

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