



North American LifeVueSM | *Whole Life Insurance*

Financial protection for your loved ones—*simplified.*



Financial protection for your loved ones—simplified.

Planning for the future is more complicated today than it ever has been. We're living longer. We're working longer. And many of us are caring for our aging parents and our children—often at the same time. This can put a strain on finances, and make it hard to handle large expenses, like those associated with the death of a loved one.

Your family's financial stability and well-being are important. Should the unexpected happen, having a plan in place to help cover the cost of final expenses can ease the burden on loved ones during a difficult time.



A North American LifeVueSM | *Whole Life* insurance policy can help lift that burden, by providing funds to help cover medical bills, the cost of a funeral, and any other expenses associated with the death of a loved one. It can also leave a legacy for loved ones to help pay for their expenses like college tuition or a down payment on a home.

This life insurance policy is designed to be a simplified, affordable solution.

There are no medical exams.*

You can qualify for coverage over the phone.

Make automatic monthly payments easily with a credit card or checking account.

TYPES OF COVERAGE

If you are between the ages of 50 and 80, you may qualify for one of two policies available—a level policy or a graded policy.

There are many life insurance products available and all have different benefits and costs associated with the various features. This policy does not require a medical exam and has a simplified underwriting process that is a cost reflected in the premium. If you have questions, ask your agent or other qualified financial professional if a simplified whole life policy is right for you. In any sale, you should review the actual required premiums for your policy. Depending on the length of coverage provided under your policy, the premiums paid may exceed the death benefit.

Level Death Benefit Policy

A Level Death Benefit Policy means that your death benefit amount (the amount paid out to your beneficiaries upon death) is the same, or level, for as long as you own the policy. So, your loved ones will receive the full death benefit, as long as you continue paying your premium on time.

Graded Death Benefit Policy

Some people may not qualify for the Level Policy. In most circumstances, a **Graded Death Benefit Policy** is available. The difference between a Level and a Graded Policy is that if death occurs in the first three years, the Graded Policy will only pay your beneficiary the premiums you've paid into it, plus 5% interest. That means the total payout is less than the original death benefit amount of your policy. If the cause of death is an accident in the first three years, however, the full death benefit is still paid.

Common Carrier Accidental Death Benefit¹

Both policies also come with a feature called a Common Carrier Accidental Death Benefit. In the event of death when riding in a motorized vehicle as a fare-paying passenger, like a commercial airline, this feature provides the death benefit amount, plus an additional amount equal to double the death benefit. For example, if the original death benefit amount is \$10,000, the amount paid would be \$10,000 + (\$10,000 x 2), for a total of \$30,000.



HOW TO GET STARTED

There are no medical exams required—simply answer a few questions about your health over the phone and you'll find out what policy and rate you qualify for.

It's a simplified way to get the coverage you need.

Your coverage begins as soon as your policy is issued, and the cost will never go up. And as long as you keep paying your premiums, your coverage will be there for you and your loved ones when you need it.



Certain health conditions or circumstances could prevent you from qualifying for coverage, like being diagnosed with a terminal illness or if you currently reside in a nursing facility. But in most cases, you can start your coverage right away, and set up automatic ongoing payments so you don't have to worry about paying your premium on time.

ABOUT NORTH AMERICAN

Every day, people depend on North American to help with their financial protection needs. It's a commitment we've been making since 1886, and we work hard to help our customers handle the realities of today—while planning their dreams for tomorrow. Families and businesses continue to turn to North American for a diverse portfolio of life insurance and annuities.

Unlike many life and annuity companies, North American is not publicly traded, which means we're not subject to short-term earnings pressures often faced by publicly traded companies. Our sound investment choices have helped us earn strong A+ ratings from A.M. Best and Standard & Poor's.²

For generations, North American has instilled trust and confidence in those that depend on us. We invite you to join us as you seek to protect your financial future.



Questions about your policy? Call (877) 872-0757, ext. 32146 to speak to a North American Customer Service Representative today.

1 Common Carrier means a motorized vehicle if, at the time of the accidental bodily injury for which the benefit is claimed, that vehicle meets each of the following:

- (a) Is being operated by a business organized and licensed to transport Fare-Paying passengers.
- (b) Is being piloted, driven or captained by a person who is then licensed to pilot, drive or captain that vehicle, to transport fare-paying passengers.
- (c) Is transporting fare-paying passengers on regularly scheduled routes, from one location to arrive and exit at a different location.

See policy for exclusions.

2 A.M. Best Company rating—effective June 13, 2015. A+ is the 2nd of 15 categories. A.M. Best is a large third party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its ongoing obligations to policyholders. Standard and Poor's awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on May 29, 2015 to North American Company, as part of Sammons Financial Group. The "A+" (Strong) rating is the fifth highest out of 22 available ratings.

LifeVue Whole Life is issued on policy form series LS177 for Level Death Benefit and LS178 for Graded Death Benefit, or state version by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.