

# CUSTOM GUARANTEE<sup>®</sup>

North American Company

## Guaranteed Life Insurance Your Family Can Depend On

Consumer Brochure



North American Company  
for Life and Health Insurance  
Since 1886



## FINANCIAL SECURITY

When it comes to protecting your financial future, Custom Guarantee is a product that promises to be around when you need it most. During the first five years, your coverage is guaranteed, provided the 5-year no lapse guarantee<sup>1</sup> minimum premium requirement is met.

Custom Guarantee offers further financial protection with the Extended No Lapse Guarantee,<sup>2</sup> which is automatically included on every policy and extends the 5-year no lapse guarantee to any age you choose, even up to age 120. The length of the guaranteed death benefit will depend on the amount and timing of your premium payments.

Additionally, there are no premium payments after age 100, guaranteed.

## PROTECTION FOR UNEXPECTED ILLNESS

An unexpected illness or injury can quickly harm your financial future. Custom Guarantee provides you with options, like the Accelerated Benefit Endorsement and the Chronic Illness Accelerated Benefit Rider. The Accelerated Benefit Endorsement 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> while the Chronic Illness Accelerated Benefit 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>4</sup>

In the event of a disability that leaves you unable to work, the monthly deductions can be waived with the Waiver of Monthly Deductions Rider (may not be available with certain health conditions).

Keep yourself and your loved ones protected from the financial harm these situations may cause.



## FLEXIBILITY

Your needs may change over time, so we provide a guaranteed exchange privilege with Custom Guarantee. With this privilege, you can exchange your Custom Guarantee policy to one of North American's universal life insurance products that focuses on cash value accumulation, (products must be available at the time of exchange). The exchange is made without underwriting, so you'll have flexibility even if your health changes.<sup>5</sup>

<sup>1</sup> Coverage is guaranteed for 5 years for all issue ages provided the 5-year no lapse guarantee premium requirement is met. If you do not meet the requirement, significantly higher premiums may be necessary to keep the policy in force. Paying a premium that is equal to, but not greater than the 5-year no lapse guarantee premium, will keep the policy in force but may result in a negative or zero account value. By paying only the 5-year no lapse guarantee premium you may be forgoing the advantage of building more cash values.

<sup>2</sup> The Extended No Lapse Guarantee ensures that coverage will continue even if the policy's net cash surrender value is insufficient to pay the monthly deductions, provided that the sum of the premium guarantee accounts is greater than or equal to the policy debt. The Extended No Lapse Guarantee does not prevent the policy from entering the grace period during the 5-year no lapse guarantee period. The performance of the Extended No Lapse Guarantee is sensitive to prompt

## CONTROL

North American Company understands that your needs are unique. With some life insurance plans, the amount you purchase can change due to circumstances beyond your control, like the economy or the rising cost of insurance. North American Company gives the control back to you! What you buy today will be there, unless YOU decide to change it. Issue ages range from 15 days to 85 years, and you can customize your death benefit guarantee period to the length that you desire—you have the ability to change it by adjusting the timing and amount of your premium payments. And, with the addition of riders, Custom Guarantee allows you to build on your financial protection where you need it most.

Ask your North American Representative about these riders for even more protection:

- **Accidental Death Benefit Rider**
- **Children's Term Insurance Rider**
- **Guaranteed Insurability Rider**

payment—premiums must be made on time and in a consistent manner to keep the guarantee. By paying only the premium required to satisfy the no-lapse guarantee, the policyowner may be forgoing the advantage of building cash value. Restrictions may apply. After the 5 year no lapse guarantee period, coverage can be guaranteed to any age up to age 120 through the Extended No Lapse Guarantee.

<sup>3</sup> Subject to eligibility and certification requirements.

<sup>4</sup> Chronic illness/Chronically ill is defined as permanently unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) without substantial assistance from another person. Chronic illness also includes severe cognitive impairment, which means the insured requires substantial supervision by another person to protect him or herself from threats to health and safety due to a severe cognitive impairment.



**GIVE YOUR FAMILY FINANCIAL SECURITY, FLEXIBILITY, AND CONTROL. PUT THE NORTH AMERICAN GUARANTEE IN YOUR HANDS TODAY.**

An administrative fee is applied with each election. Subject to eligibility requirements. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated. The exact discount will depend on the age at election, as well as the specifics of your policy at that time. (In MN, the insured must have a condition that requires Continuous Confinement in an Eligible Institution and is expected to remain there for the rest of his or her life.)

<sup>5</sup> Not available for policy ages 76 and above or if there is an outstanding policy loan. The Cash Surrender Value on the new policy may not be greater than the Cash Surrender Value on the policy being exchanged.

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



**We're Here for Life<sup>®</sup>**

**[nacolah.com](http://nacolah.com)**

Executive Office  
525 W Van Buren  
Chicago, IL 60607

Custom Guarantee is issued on policy form series LS170; 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 LR456; Chronic Illness Accelerated Benefit Rider is issued on form series LR450A; Guaranteed Insurability Rider is issued on form series LR373A; Waiver of Monthly Deductions Rider is issued on form series LR416B; or state variations by North American Company for Life and Health Insurance, Executive Office, Chicago, IL 60607. Product features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

Life insurance policies have terms under which the policy may be continued in force or discontinued. Current risk rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. For costs and complete details, contact North American Company at the above address, or call (877) 872-0757.

Texas Residents: Receipt of acceleration-of-life-insurance benefits may affect your, your spouse or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.