



Executive Office
525 W. Van Buren
Chicago, IL 60607

Builder IUL (Gen 6) - Guideline Premium Test

A Universal Life Insurance Policy Illustration

Prepared for:

John
Male, Age 45 (Based on Last Birthday), Super Preferred Non-Tobacco
Death Benefit: \$600,000 Initial DB Option: Level
Initial Monthly EFT Premium: \$900.00
1035: \$0.00 (Month 1) Non-1035: \$0.00 (Month 1)
Riders: None
Rating: None

Agent:

North American Company
North American Company
525 W. Van Buren
Chicago, IL 60607-0000
312-648-7600

FOR THIS ILLUSTRATION, THE COMMISSIONABLE TARGET PREMIUM IS \$10,254.00.

FOR AGENT'S USE ONLY. MAY NOT BE SHOWN TO PROSPECTIVE INSURED.

		Guaranteed				Non-Guaranteed			
		3.00% Interest Rate				8.00% Interest Rate for Index Selections			
End of Year	End of Yr Age	Premium Outlay	Loan Amount	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
16	61	0.00	23000	100501	53039	552538	236644	193263	556618
17	62	0.00	23000	95641	18134	522492	255954	185589	529636
18	63	0.00	23000	0	0	0	276947	177981	501034
19	64	0.00	23000	0	0	0	299752	170468	470716
20	65	0.00	23000	0	0	0	324519	163098	438579
		162,000.00	130000						
21	66	0.00	15000	0	0	0	351440	164433	412993
22	67	0.00	15750	0	0	0	380708	165786	385078
23	68	0.00	16537	0	0	0	412579	167232	354653
24	69	0.00	17363	0	0	0	447288	168816	321528
25	70	0.00	18231	0	0	0	485144	170639	285495
		162,000.00	212881						
26	71	0.00	19142	0	0	0	526505	172839	251814
27	72	0.00	20099	0	0	0	571606	175415	249723
28	73	0.00	21103	0	0	0	620624	178292	246561
29	74	0.00	22158	0	0	0	673934	181575	242229
30	75	0.00	23265	0	0	0	731946	185384	236620
		162,000.00	318648						
31	76	0.00	24428	0	0	0	795123	189874	229631
32	77	0.00	25649	0	0	0	863690	194939	238123
33	78	0.00	26931	0	0	0	938102	200679	247584
34	79	0.00	28277	0	0	0	1018839	207196	258138
35	80	0.00	29690	0	0	0	1106415	214602	269923
		162,000.00	453623						
36	81	0.00	31174	0	0	0	1201359	222993	283061
37	82	0.00	32732	0	0	0	1304262	232498	297711
38	83	0.00	34368	0	0	0	1415749	243250	314037
39	84	0.00	36086	0	0	0	1536490	255389	332213
40	85	0.00	37890	0	0	0	1667170	269039	352398
		162,000.00	625873						

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41	86	0.00	39784	0	0	0	1808537	284348	374774
42	87	0.00	41773	0	0	0	1961260	301340	399403
43	88	0.00	43861	0	0	0	2126133	320125	426432
44	89	0.00	46054	0	0	0	2303996	340810	456010
45	90	0.00	48356	0	0	0	2495597	363363	488143
		162,000.00	845701						
46	91	0.00	50773	0	0	0	2701958	387971	523069
47	92	0.00	53311	0	0	0	2926691	417355	534423
48	93	0.00	55976	0	0	0	3171909	452678	547835
49	94	0.00	58774	0	0	0	3440376	495691	564498
50	95	0.00	61712	0	0	0	3735593	548812	586168
		162,000.00	1126247						
51	96	0.00	64797	0	0	0	4062047	615375	615375
52	97	0.00	68036	0	0	0	4416502	690911	690911
53	98	0.00	71437	0	0	0	4801858	777008	777008
54	99	0.00	75008	0	0	0	5220802	874953	874953
55	100	0.00	78758	0	0	0	5676257	986173	986173
		162,000.00	1484283						
56	101	0.00	0	0	0	0	6173048	1201559	1201559
57	102	0.00	0	0	0	0	6713190	1443412	1443412
58	103	0.00	0	0	0	0	7300594	1714629	1714629
59	104	0.00	0	0	0	0	7939396	2018273	2018273
60	105	0.00	0	0	0	0	8634093	2357703	2357703
		162,000.00	1484283						
61	106	0.00	0	0	0	0	9389577	2736603	2736603
62	107	0.00	0	0	0	0	10211165	3159012	3159012
63	108	0.00	0	0	0	0	11104641	3629360	3629360
64	109	0.00	0	0	0	0	12076298	4152499	4152499
65	110	0.00	0	0	0	0	13132974	4733748	4733748
		162,000.00	1484283						

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66	111	0.00	0	0	0	0	14282109	5378929	5378929
67	112	0.00	0	0	0	0	15531793	6094423	6094423
68	113	0.00	0	0	0	0	16890825	6887213	6887213
69	114	0.00	0	0	0	0	18368772	7764943	7764943
70	115	0.00	0	0	0	0	19976040	8735981	8735981
		<u>162,000.00</u>	<u>1484283</u>						
71	116	0.00	0	0	0	0	21723944	9809481	9809481
72	117	0.00	0	0	0	0	23624789	10995458	10995458
73	118	0.00	0	0	0	0	25691958	12304867	12304867
74	119	0.00	0	0	0	0	27940004	13749688	13749688
75	120	0.00	0	0	0	0	30384754	15343020	15343020
		<u>162,000.00</u>	<u>1484283</u>						

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