

**North American Company
Life Insurance Policy Illustration**

Prepared for
John
Age 45

Flexible Premium Adjustable Life
Builder IUL (Gen 6) - Guideline Premium Test

Internal Rate of Return
Based on Non-Guaranteed Illustrated Values

End of Year	Age	Annualized Premium Outlay	Net Cash Surrender Value	Surrender Value IRR	Death Benefit	Death Benefit IRR
1	46	10,800.00	0	-99.99%	600,000	24,534.53%
2	47	10,800.00	0	-99.99%	600,000	1,004.19%
3	48	10,800.00	9,094	-66.42%	600,000	324.91%
4	49	10,800.00	19,202	-37.25%	600,000	171.35%
5	50	10,800.00	29,928	-22.85%	600,000	110.18%
6	51	10,800.00	41,325	-14.83%	600,000	78.60%
7	52	10,800.00	53,517	-9.85%	600,000	59.72%
8	53	10,800.00	66,894	-6.40%	600,000	47.31%
9	54	10,800.00	81,258	-3.98%	600,000	38.62%
10	55	10,800.00	96,683	-2.21%	600,000	32.23%
11	56	7,800.00	113,734	-0.32%	596,820	27.38%
12	57	7,800.00	132,395	1.09%	593,449	23.59%
13	58	7,800.00	152,674	2.17%	589,876	20.55%
14	59	7,800.00	175,044	3.03%	586,089	18.07%
15	60	7,800.00	199,339	3.72%	582,074	16.02%
16	61	-23,000.00	193,263	4.25%	556,618	14.52%
17	62	-23,000.00	185,589	4.60%	529,636	13.28%
18	63	-23,000.00	177,981	4.90%	501,034	12.25%
19	64	-23,000.00	170,468	5.16%	470,716	11.37%
20	65	-23,000.00	163,098	5.39%	438,579	10.61%
21	66	-15,000.00	164,433	5.60%	412,993	9.93%
22	67	-15,750.00	165,786	5.80%	385,078	9.33%
23	68	-16,537.00	167,232	5.98%	354,653	8.79%
24	69	-17,363.00	168,816	6.16%	321,528	8.29%
25	70	-18,231.00	170,639	6.33%	285,495	7.83%
26	71	-19,142.00	172,839	6.49%	251,814	7.46%
27	72	-20,099.00	175,415	6.65%	249,723	7.46%
28	73	-21,103.00	178,292	6.80%	246,561	7.47%
29	74	-22,158.00	181,575	6.94%	242,229	7.48%
30	75	-23,265.00	185,384	7.08%	236,620	7.49%
31	76	-24,428.00	189,874	7.21%	229,631	7.50%
32	77	-25,649.00	194,939	7.34%	238,123	7.62%
33	78	-26,931.00	200,679	7.47%	247,584	7.73%
34	79	-28,277.00	207,196	7.58%	258,138	7.84%
35	80	-29,690.00	214,602	7.69%	269,923	7.94%
36	81	-31,174.00	222,993	7.80%	283,061	8.04%
37	82	-32,732.00	232,498	7.90%	297,711	8.13%
38	83	-34,368.00	243,250	8.00%	314,037	8.22%
39	84	-36,086.00	255,389	8.09%	332,213	8.30%
40	85	-37,890.00	269,039	8.18%	352,398	8.38%
41	86	-39,784.00	284,348	8.26%	374,774	8.46%
42	87	-41,773.00	301,340	8.34%	399,403	8.53%
43	88	-43,861.00	320,125	8.42%	426,432	8.60%
44	89	-46,054.00	340,810	8.49%	456,010	8.66%
45	90	-48,356.00	363,363	8.55%	488,143	8.72%
46	91	-50,773.00	387,971	8.62%	523,069	8.78%

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End of Year	Age	Annualized Premium Outlay	Net Cash Surrender Value	Surrender Value IRR	Death Benefit	Death Benefit IRR
47	92	-53,311.00	417,355	8.68%	534,423	8.80%
48	93	-55,976.00	452,678	8.74%	547,835	8.83%
49	94	-58,774.00	495,691	8.80%	564,498	8.86%
50	95	-61,712.00	548,812	8.86%	586,168	8.89%
51	96	-64,797.00	615,375	8.92%	615,375	8.92%
52	97	-68,036.00	690,911	8.98%	690,911	8.98%
53	98	-71,437.00	777,008	9.04%	777,008	9.04%
54	99	-75,008.00	874,953	9.09%	874,953	9.09%
55	100	-78,758.00	986,173	9.14%	986,173	9.14%
56	101	0.00	1,201,559	9.19%	1,201,559	9.19%
57	102	0.00	1,443,412	9.23%	1,443,412	9.23%
58	103	0.00	1,714,629	9.27%	1,714,629	9.27%
59	104	0.00	2,018,273	9.31%	2,018,273	9.31%
60	105	0.00	2,357,703	9.35%	2,357,703	9.35%
61	106	0.00	2,736,603	9.38%	2,736,603	9.38%
62	107	0.00	3,159,012	9.41%	3,159,012	9.41%
63	108	0.00	3,629,360	9.44%	3,629,360	9.44%
64	109	0.00	4,152,499	9.46%	4,152,499	9.46%
65	110	0.00	4,733,748	9.49%	4,733,748	9.49%
66	111	0.00	5,378,929	9.51%	5,378,929	9.51%
67	112	0.00	6,094,423	9.53%	6,094,423	9.53%
68	113	0.00	6,887,213	9.55%	6,887,213	9.55%
69	114	0.00	7,764,943	9.57%	7,764,943	9.57%
70	115	0.00	8,735,981	9.59%	8,735,981	9.59%
71	116	0.00	9,809,481	9.61%	9,809,481	9.61%
72	117	0.00	10,995,458	9.62%	10,995,458	9.62%
73	118	0.00	12,304,867	9.63%	12,304,867	9.63%
74	119	0.00	13,749,688	9.65%	13,749,688	9.65%
75	120	0.00	15,343,020	9.66%	15,343,020	9.66%

The surrender value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the surrender value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the death benefit shown at the end of the applicable year.

This supplemental illustration is not a policy contract and must be accompanied by the basic illustration. Refer to the basic illustration for guaranteed elements and other important information. The illustrated values are not guaranteed. This illustration assumes that the currently illustrated, non-guaranteed elements used will not change for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Non-guaranteed elements are not guaranteed. This supplemental illustration includes the same premium outlay and non-guaranteed elements used in the basic illustration.