

You never know what the future will bring.

Good, bad, or in-between.

That's why North American provides the Minimum Account Value feature on its Indexed Universal Life insurance products.

It covers a "what if" scenario that will likely cross your client's mind—*what if the index doesn't perform as expected?*

The Minimum Account Value delivers a guaranteed 3% average annual interest rate.

Here's how it works:

- ▶ Regardless of whether the premiums are allocated to the fixed account or index account, we calculate a Minimum Account Value using a guaranteed 3.0% average annual interest rate and current policy charges and expenses.
- ▶ Every eight years, we compare the Account Value to the Minimum Account Value.
- ▶ If the Minimum Account Value is greater than the account value generated by the actual index credits and the actual interest credited, we increase Account Value so it is at least as large as the Minimum Account Value.
- ▶ We'll also make the comparison and adjustment if the insured dies, the policy is surrendered, the policy lapses, or upon policy maturity.

The future is looking pretty good!

Visit our IUL Marketing site today or contact Sales Development for case design support at 1-800-800-3656, ext. 10411 or salesupport@nacolah.com.

Delivering the
Difference!™

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.

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