

Make an Impact on Your Financial Future!



North American Company
for Life and Health Insurance
Since 1886

**CHOOSE GUARANTEED LEVEL
PREMIUM TERM LIFE INSURANCE
FOR YOUR FINANCIAL
PROTECTION.**



YOUR COVERAGE NEEDS

Financial analysts recommend a life insurance benefit of at least five to seven[†] times your annual earnings. North American offers policies with face amounts starting at \$100,000, up to as high as you need. Once you've determined how much coverage you need, choose a level premium period of 10, 15, 20 or 30 years, and that's how long your rates are guaranteed not to increase.

Plus, with our unique Full Spectrum Underwriting philosophy, we are able to determine underwriting classifications on a case-by-case situation, which is important because the classification you receive determines your premium. We focus on considering your overall health management so we can offer you the best rate you deserve.

CUSTOMIZE YOUR PLAN

Design your plan specifically to meet your needs by choosing among the following options:

- Optional life insurance coverage for your spouse and/or children.*
- A range of premium payment plans, including monthly, quarterly, semi-annual and annual. You may even qualify to pay by credit card.
- Waive your premium should you become disabled, while keeping your coverage in force. (Available only to insureds who are in good health at the time their policies go into effect.)*

In addition, your coverage may automatically include these valuable features:

- **Additional Insurance Option Rider**—If you qualify, this feature allows you to increase your death benefit amount by 25%-50% within the first three policy years (depending on issue age), with minimal health information. Your increased premiums will be based upon your original issue age and underwriting classification.
- **Accelerated Death Benefit**—You may receive 75% of your insurance amount in advance, up to \$250,000, in the event of terminal illness that would likely result in death within two years. (Available in most states.)
- **Conversion Privilege**—Should your needs change, you may generally convert your term insurance to permanent universal life coverage throughout the 10, 15, 20 or 30 year level premium period.

[†] Figure provided by the Federal Citizen Information Center of the U.S. General Services Organization (www.pueblo.gsa.gov).

* These options require additional premium.

YOU CAN PLAN FOR THE UNKNOWN

Every day you make decisions, some that bear more impact than others. Maybe you've become a homeowner. Perhaps you're married or have a child. Now may be the time for you to decide how to protect your family and assets for the future.

What would your family's life be if you were suddenly gone? Could they get by without your income? Who would pay the mortgage? What about college tuition for your children? Would your debts or business obligations be covered?

Although the future is unpredictable, there are things you can do to plan for the unknown. Purchasing term life insurance is one of the easiest and most economical ways you can ensure your family is not left with financial insecurity. North American Company's Impact Plussm life insurance not only provides protection for your beneficiaries, it offers guaranteed level premiums you can build right into your budget.



A COMPANY YOU CAN TRUST

The decision to plan for the unknown is not simple, but applying for term life insurance as a means of financial protection for your family is quite easy. Decide to make an impact on your future—contact your North American Company agent and ask about our Impact Plus life insurance today.

North American Company has been providing life insurance 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 web site at nacolah.com[®] to find out more about our company.

We're Here for Life[®]

nacolah.com[®]



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Since 1886

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Insurance products are not bank deposits, and not insured by the FDIC, NCUA, or other regulatory agencies. They are not obligations of or guaranteed by the financial institution or other affiliated entities, and are not a condition of a loan.

Impact Plus plans are issued on policy form series LS143A and LS125A, policy forms LS108A19 and LS114A19 for MD, Accelerated Death Benefit Endorsement on form LR352A, Additional Insurance Option on form LRS-313A; Waiver of Premium on form LRS-191A; Child Term Rider on form LRS-45A; Family Rider on form LRS-44A or state variations by North American Company for Life and Health Insurance, Chicago, IL. Not all products, features or issue ages are available in all jurisdictions.

Impact Plus is a servicemark and "We're Here for Life" and nacolah.com are registered servicemarks of North American Company for Life and Health Insurance, Chicago, IL.