



Custom Guarantee®

Low-Cost Universal Life Insurance with Guaranteed Death Benefit Protection

Key Product Design Features

- **Accelerated Death Benefit Endorsements** – Terminal illness benefits are available on all cases. Chronic illness benefits are also available (subject to age and rate class limitations).
- **\$50,000 Minimum Face** – Top rate class available at all face amounts for issue ages 0-59; \$25,000 for issue ages 60-85.
- **No Premium Payments After Age 100** – Guaranteed no premium payments beyond age 100.
- **Two-year Rolling Targets** – Earn the full first-year commission on premium paid during the first 24 policy months up to the target premium established at the time of issue.
- **Guaranteed Exchange Privilege** – Allows a policyowner the right to exchange a policy, without evidence of insurability and surrender charges, to one of our cash value accumulation universal life policies available at the time of exchange.²

Product Strengths

- **Low-Cost Guaranteed Death Benefit Coverage¹** – Designed to be competitive in a number of different scenarios for long-term death benefit guarantees.
- **Competitive Standard Rate Class** – Competitive at most ages, payment methods, and durations of guaranteed death benefit coverage.
- **Low Face Amounts** – Low-cost coverage to help clients meet their death benefit protection needs.

Marketable Opportunities

- **Permanent Protection** – Custom Guarantee may be a good fit for clients who want maximum guaranteed death benefit protection at a very competitive price.
- **1035 Exchanges** – This product is competitive with 1035 exchange scenarios to help clients gain guaranteed death benefit coverage.
- **Legacy Building & Estate Planning** – Irrevocable life insurance trusts, estate plans, and legacy building plans are often seeking death benefit guarantees at competitive premium rates.

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salessupport@nacolah.com.**

1. Subject to premium payment requirements.

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

Neither North American Company nor its agents give legal or tax advice. Please advise your customers to consult with and rely upon a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements. Trusts should be drafted only by an attorney familiar with such matters.

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Please refer to the current marketing guide, Custom Guarantee (PR-651), for complete product details. Custom Guarantee is issued on policy form series LS170, Accelerated Benefit Endorsement for Chronic Illness and Terminal Illness is issued on form series LR487, Accelerated Benefit Endorsement for Terminal Illness is issued on form series LR488, state variations by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issues ages may not be available in all jurisdictions. Limitations and restrictions may apply.

We're Here For Life®