

## Custom Guarantee (Gen 5)

### A Universal Life Insurance Policy Illustration

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*Prepared for:*

Valued Client  
Male, Age 58 (Based on Nearest Birthday), Preferred Non-Tobacco  
Death Benefit: \$758,552 Initial DB Option: Level  
Initial Monthly PAC Premium: \$664.04  
1035: \$0.00 (Month 1) Non-1035: \$0.00 (Month 1)  
Riders: Chronic Illness Accelerated Benefit Rider  
Rating: None

*Agent:*

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

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#### EXPLANATION OF POLICY ILLUSTRATION

***Plan Description***

Custom Guarantee (Gen 5) is a universal life product, issued on form series LS170, that provides a death benefit upon the death of the insured person. This policy is guaranteed to remain in force for 5 years subject to the payment of a minimum premium as shown in the Minimum Premium section of this illustration. In addition, the policy provides for an Extended No Lapse Guarantee which can extend the death benefit guarantee beyond the minimum 5 year guarantee.

***Important Facts About This Illustration***

This illustration shows you how your universal life insurance policy works based on the information shown in the "Prepared for:" section at the top of the page, and any loans, withdrawals and other policy changes assumed in this illustration. It is only an example. Your policy will not work exactly as it is shown in this document because the actual values in your policy will vary based on:

- the amount of the premium payments you make;
- when you make the premium payments;
- the actual cost of insurance;
- actual policy expenses;
- loans, withdrawals and other policy changes not shown in this illustration;
- the actual rate at which interest is credited to your policy.

We guarantee that we will credit interest on the unloaned portion of the policy's account value at an annual rate of at least 2.50%. The actual rate at which interest is credited may vary from time to time and will be determined at our sole discretion, subject to (i) the guaranteed interest rate and (ii) our guarantee to credit interest at a rate not less than the current interest rate in effect on the policy issue date for the first policy year. We have considered various factors in setting the current interest rate, including yields obtained on our investments. The factors we consider in setting the current interest rate may vary from time to time, and there is no assurance that any interest will be credited in the future at a rate in excess of the policy's guaranteed interest rate.

If this illustration assumes that a policy loan is made, then the rates at which interest will be credited on loaned amounts are set forth under the caption "Loans".

In this illustration we show you how your policy would work if we charged you the maximum amount for your cost of insurance and policy expenses (such as administrative expenses), and paid you the minimum rate of interest on your policy value. We guarantee these values, and they are shown in the "Guaranteed" columns of the Tabular Detail pages.

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### EXPLANATION OF POLICY ILLUSTRATION (CONT.)

We also show you how your policy would work if the cost of insurance and policy expenses were the same as today's rates (which are lower than the maximum amount we could charge you in some or all years), and the interest rates were as set forth in the Numeric Summary as the basis for the non-guaranteed values. We do not guarantee these values, and they are shown in the "Non-Guaranteed" columns of the Tabular Detail pages. The rates, costs and expenses assumed in computing the non-guaranteed values are subject to change by North American. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

This illustration is not a contract. If there are any differences between this document and your insurance policy, your policy will take precedence.

This illustration is based on a reasonable interpretation of current income tax laws, and we do not guarantee the tax treatment of any policy. We recommend that you consult a tax advisor about your personal circumstances.

#### **Minimum Premium**

The minimum premium payment that will guarantee that this policy will stay in force for 5 years is \$7,968.48 annually. This premium assumes that there are no policy changes during the guarantee period. Policy changes such as increasing or decreasing the death benefit, changing the death benefit option or adding or removing a rider will change the minimum premium that is required to maintain this guarantee. Payment of the minimum premium may not provide coverage beyond the first 5 years and may result in a negative or zero account value. If that happens, significantly higher premiums may be necessary to keep the policy in force. By paying only the minimum premium, you may be forgoing the advantage of building more significant cash values in subsequent years.

The normal maturity date for your policy is the policy anniversary nearest your age 120. For this illustration, the minimum Monthly PAC premium that must be paid to guarantee coverage to maturity is \$837.52. It is important to note that the calculation of this premium is based on the following assumptions:

- guaranteed interest rate, guaranteed mortality charges and guaranteed expenses;
- premiums are paid in all years to age 100, regardless of the premium payment pattern shown in the Tabular Detail pages, to keep the policy in force to age 120;
- pour-ins and 1035 exchange amounts, if any, are not included;
- policy changes, withdrawals, and loans are not included. Any of these transactions combined with the calculated premium may cause the policy to lapse prior to age 120 on a guaranteed basis.
- riders and ratings, if illustrated, are included.

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**EXPLANATION OF POLICY ILLUSTRATION (CONT.)**

***Extended No Lapse Guarantee***

The Extended No Lapse Guarantee provides an important no lapse protection guarantee that can ensure that your coverage will continue beyond the minimum 5-year death benefit guarantee period even if the policy's surrender value is not sufficient to cover the monthly deductions as defined in the policy. The guarantee will vary depending on the amount and timing of premium payments. By paying the premiums illustrated on the Tabular Detail pages, the guaranteed death benefit coverage is extended to age 120. There are charges associated with this benefit, and they are defined in the Schedule of Policy Benefits.

The guarantee uses an alternate account value that is calculated in a similar manner as the policy account value but uses different charges and interest rates. This alternate account value is simply a reference value that is used to determine whether the guarantee is in effect. It is not used in determining the policy account value, surrender value or any other value described in the policy, and you cannot access its value for purposes of loans or withdrawals. The performance of the alternate account value fund is extremely sensitive to the prompt payment of premiums. Payments should be made on time and in a consistent manner to protect this guarantee.

If the premium requirements associated with the Extended No Lapse Guarantee are not met, significantly higher premiums may be necessary to keep the policy in force. Paying only the premium to guarantee the death benefit under this provision may result in a negative or zero account value. By paying only the premium required to guarantee the death benefit, the policy owner may be forgoing the advantage of building more significant cash values in subsequent years.

Note that changes in your premium payment pattern or other policy changes such as loans, withdrawals and death benefit changes may affect the length of time that this guarantee can continue your policy in force.

***Premium Outlay***

The premium amount that appears in any given year on the Tabular Detail pages is the sum of the payments you plan to make each year. Based on the payment frequency you selected for this illustration, the Monthly PAC premium for the first year is \$664.04. This illustration assumes that all scheduled premium payments are received on the first day of each payment frequency period.

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#### EXPLANATION OF POLICY ILLUSTRATION (CONT.)

**Maximum (Guideline) Premium**

The Internal Revenue Service has set certain limitations on the amount of premium that can be paid into a policy to qualify it as insurance. There are two classifications:

1. The maximum single premium, which is referred to as the Guideline Single Premium.
2. The maximum level annual premium paid each year, which is referred to as the Guideline Level Premium or Guideline Annual Premium.

Based on the data used for this illustration, the initial Guideline Single Premium is \$350,007.57 and the initial Guideline Annual Premium is \$32,653.07. The total of your premium payments cannot at any time exceed the greater of the Guideline Single Premium or the sum of the Guideline Annual Premiums for the same period.

The payment of the initial Guideline Single Premium in year 1 or the initial Guideline Annual Premium in all years will not, in some cases, guarantee coverage for the duration of your policy.

If you pay the premiums that are shown on the Tabular Detail pages of this illustration, then based on the guaranteed interest rate and guaranteed charges, the insurance coverage of \$758,552.00 would cease at age 120.

**Modified Endowment Contract**

According to the Internal Revenue Code, this life insurance policy is considered a Modified Endowment Contract ("MEC"), and loses certain tax advantages, if the accumulated premiums paid at any time during the first 7 policy years exceed the sum of the MEC premium of \$54,820.82 for the same period. Also, if you are exchanging a modified endowment contract for a new life insurance policy, the new policy will automatically be a modified endowment contract regardless of the amount of premiums paid. Based on the premium payments and exchange information used in this illustration, this policy is not a Modified Endowment Contract. MEC premiums are computed according to Internal Revenue Code guidelines.

**Proposal Values**

Policy values and death benefits shown are end-of-year values.

**Life Insurance Benefit**

The initial death benefit is: \$758,552.

The level death benefit illustrated is the amount that we will pay to the named beneficiary when the insured person dies while this policy is in force. The death benefit is the greater of the initial death benefit or the account value multiplied by the corridor percentage shown in the Schedule of Policy Benefits. The actual amount payable may be lower if you reduce your death benefit, take a policy loan or make a withdrawal. It may be higher if you increase your death benefit.

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#### EXPLANATION OF POLICY ILLUSTRATION (CONT.)

If you would like to see an illustration for a death benefit amount other than what is shown here, please discuss it with your North American representative.

#### **Changes**

The specified amount changes to \$600,034 in year 13.  
The guideline single premium changes to \$244,205.29 in year 13.  
The guideline annual premium changes to \$20,215.26 in year 13.  
Evidence of insurability may be required for some changes. There may be additional changes in later years.

#### **Underwriting Class**

The underwriting class used in this illustration is Preferred Non-Tobacco. Actual premiums for the proposed insurance coverage will ultimately depend on the outcome of the underwriting process and may vary from this illustration. If so, you will receive a revised illustration with your insurance contract.

#### **Account Value**

The account value is the amount we use to calculate the interest that we credit to your policy. Your account value is equal to:

- the total of all of the premium payments you've made;
- minus the cost of insurance charges;
- minus policy expenses;
- minus the cost of any additional insurance or benefits;
- minus any withdrawals;
- plus any interest credited.

Because this is a flexible premium policy, you have the option to stop or reduce premium payments for a period of time. Even if this illustration shows premium payments for just one year or several years only, North American will continue to deduct the cost of insurance and policy expenses from your policy's account value each month. Depending on actual results, you may need to continue or resume premium outlays. If at any time the account value is not sufficient to cover the monthly charges and expenses, and absent an applicable no lapse guarantee, you would have to make sufficient premium payments to cover the charges and expenses in order to continue coverage.

#### **Surrender Value**

The surrender value is the amount you receive if you cancel your policy. Your surrender value is equal to:

- your account value;
- minus any outstanding policy loans and loan interest;
- minus surrender charges.

The surrender charge reduces to zero at the end of 20 years.

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**EXPLANATION OF POLICY ILLUSTRATION (CONT.)**

**Cost Indexes**

The following indexes are the Life Insurance Surrender Cost Index and the Life Insurance Net Payment Cost Index. Both indexes are calculated using a formula defined by the National Association of Insurance Commissioners and are based on the schedule of premium payments shown in this illustration. They reflect the value of money at 5% and include the cost of additional benefits. These indexes are required to be shown for the periods ending at years 10 and 20, but not beyond the period during which premium payments can be made. If "N/A" appears in place of either a 10-year or 20-year index number, it means that the policy as illustrated lapsed prior to year 10 or 20, or that year 20 is beyond your attained age 100. The Life Insurance Buyer's Guide provides an explanation of the intended use of these indexes.

	<i>Guaranteed Basis</i>		<i>Current Basis</i>	
	<u>10 Yr.</u>	<u>20 Yr.</u>	<u>10 Yr.</u>	<u>20 Yr.</u>
Net Payment Index	10.50	11.18	10.50	11.18
Surrender Cost Index	10.50	11.18	10.50	11.18

**Processing Changes at Age 100**

The normal maturity date for your policy is the policy anniversary nearest your age 120. If your policy is in force at age 100, death benefit coverage will continue to age 120 unless the accrued value of any outstanding loan causes the policy to lapse prior to age 120. Certain changes will occur for the years beyond age 100:

- No mortality or expense charges will be deducted, and no further premium payments will be accepted.
- Loan repayments will be accepted, and loan interest will continue to accrue.
- Rider charges, if any, will continue to be assessed.
- We will credit the current interest rate on non-loaned values.
- We will credit the guaranteed interest rate on loaned values.

Note, however, that there is a possibility that your policy may not qualify as life insurance after age 100 under federal tax law, and it may be subject to adverse tax consequences. We recommend that you consult a tax advisor regarding your personal circumstances.

**Accelerated Benefit Endorsement**

This endorsement provides access to up to 75% of your policy's specified amount, up to a maximum of \$250,000, if you are diagnosed with a terminal illness. Note that this endorsement will not waive any premium payments. The Accelerated Benefit Endorsement is automatically part of your policy at issue, provided that you are not assigned a rating higher than Table 4 or assessed with a flat extra premium for medical reasons as a result of the underwriting process. There is no cost to have this endorsement as part of your policy.

Refer to the Accelerated Benefit Endorsement form for additional details regarding this benefit.

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**EXPLANATION OF POLICY ILLUSTRATION (CONT.)**

**Chronic Illness Accelerated Benefit Rider** This rider provides access to a portion of your policy's death benefit should you develop a covered chronic illness or condition after the effective date of the rider. Note that this rider will not waive any monthly deductions. However, the policy will stay in force while accelerated benefits are being paid. The Chronic Illness Accelerated Benefit Rider is automatically part of your policy at issue, provided that you are not assigned a rating higher than a Table 4 or assessed with a flat extra premium for medical reasons as a result of the underwriting process. Note that if you are converting a North American term policy to this universal life plan, the Chronic Illness Accelerated Benefit Rider is only available if requested by you and evidence of insurability is provided. There is no additional premium to have this rider as part of your policy, but there is an administrative fee when benefits are elected.

To qualify for benefits under the terms of this rider, a physician must certify that you are chronically ill for at least 90 consecutive days after the effective date of the rider. Chronically ill means being unable to perform at least two Activities of Daily Living (which includes bathing, continence, dressing, eating, toileting or transferring) without substantial assistance from another person, or that you suffer from severe cognitive impairment that requires substantial supervision by another person. The minimum benefit amount that you can access at each election is the lesser of 5% of the policy's death benefit on the initial election date or \$75,000. The maximum benefit at each election is the lesser of 24% of the death benefit on the initial election date or \$240,000.

Benefits and limitations may vary by state. Refer to the Chronic Illness Accelerated Benefit Rider form for additional details regarding this benefit.



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**NUMERIC SUMMARY**

This summary is based on the premium outlay as shown on Tabular Detail pages.

		Guaranteed		Non-Guaranteed Midpoints		Non-Guaranteed	
End of Year	End of Year Age	Account Value	Death Benefit	Account Value	Death Benefit	Account Value	Death Benefit
5	63	0	758,552	0	758,552	548	758,552
10	68	0	758,552	0	758,552	0	758,552
12	70	0	758,552	0	758,552	0	758,552
20	78	0	600,034	0	600,034	0	600,034
Lapse Year		NA		NA		NA	

The Guaranteed Values are based on the lowest possible interest rates of 3.50% in years 1 through 1, 2.50% in subsequent years and the highest possible cost of insurance rates. Actual credited interest rates may be higher; actual cost of insurance rates may be lower.

The midpoint values are based on an interest rate which is midway between the guaranteed and non-guaranteed rates used in this illustration, and an average of non-guaranteed and guaranteed charges.

The non-guaranteed values are based on the non-guaranteed cost of insurance rates and the following interest rate(s) used in this illustration:

Years 1 through 62: 3.50%

The currently declared interest rate is 3.50%.

*I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.*

Applicant/Policyowner \_\_\_\_\_ Date \_\_\_\_\_

*I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.*

Agent \_\_\_\_\_ Date \_\_\_\_\_

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**TABULAR DETAIL**

End of Year	End of Yr Age	Premium Outlay	Guaranteed 3.50% / 2.50% Interest Rate			Non-Guaranteed 3.50% Interest Rate		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	59	7968.48	0	0	758552	1117	0	758552
2	60	7968.48	0	0	758552	1814	0	758552
3	61	7968.48	0	0	758552	1799	0	758552
4	62	7968.48	0	0	758552	1412	0	758552
5	63	7968.48	0	0	758552	548	0	758552
		39,842.40						
6	64	7968.48	0	0	758552	0	0	758552
7	65	7968.48	0	0	758552	0	0	758552
8	66	7968.48	0	0	758552	0	0	758552
9	67	7968.48	0	0	758552	0	0	758552
10	68	7968.48	0	0	758552	0	0	758552
		79,684.80						
11	69	7968.48	0	0	758552	0	0	758552
12	70	7968.48	0	0	758552	0	0	758552
13	71	7968.48	0	0	600034	0	0	600034
14	72	7968.48	0	0	600034	0	0	600034
15	73	7968.48	0	0	600034	0	0	600034
		119,527.20						
16	74	7968.48	0	0	600034	0	0	600034
17	75	7968.48	0	0	600034	0	0	600034
18	76	7968.48	0	0	600034	0	0	600034
19	77	7968.48	0	0	600034	0	0	600034
20	78	7968.48	0	0	600034	0	0	600034
		159,369.60						
21	79	7968.48	0	0	600034	0	0	600034
22	80	7968.48	0	0	600034	0	0	600034
23	81	7968.48	0	0	423880	0	0	423880
24	82	7968.48	0	0	423880	0	0	423880
25	83	7968.48	0	0	423880	0	0	423880
		199,212.00						

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**TABULAR DETAIL (CONT.)**

End of Year	End of Yr Age	Premium Outlay	Guaranteed 3.50% / 2.50% Interest Rate			Non-Guaranteed 3.50% Interest Rate		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
26	84	7968.48	0	0	423880	0	0	423880
27	85	7968.48	0	0	423880	0	0	423880
28	86	7968.48	0	0	423880	0	0	423880
29	87	7968.48	0	0	423880	0	0	423880
30	88	<u>7968.48</u>	0	0	423880	0	0	423880
		239,054.40						
31	89	7968.48	0	0	423880	0	0	423880
32	90	7968.48	0	0	423880	0	0	423880
33	91	7968.48	0	0	423880	0	0	423880
34	92	7968.48	0	0	423880	0	0	423880
35	93	<u>7968.48</u>	0	0	423880	0	0	423880
		278,896.80						
36	94	7968.48	0	0	423880	0	0	423880
37	95	7968.48	0	0	423880	0	0	423880
38	96	7968.48	0	0	423880	0	0	423880
39	97	7968.48	0	0	423880	0	0	423880
40	98	<u>7968.48</u>	0	0	423880	0	0	423880
		318,739.20						
41	99	7968.48	0	0	423880	0	0	423880
42	100	7968.48	0	0	423880	0	0	423880
43	101	0.00	0	0	423880	0	0	423880
44	102	0.00	0	0	423880	0	0	423880
45	103	<u>0.00</u>	0	0	423880	0	0	423880
		334,676.16						
46	104	0.00	0	0	423880	0	0	423880
47	105	0.00	0	0	423880	0	0	423880
48	106	0.00	0	0	423880	0	0	423880
49	107	0.00	0	0	423880	0	0	423880
50	108	<u>0.00</u>	0	0	423880	0	0	423880
		334,676.16						

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End of Year	End of Yr Age	Premium Outlay	Guaranteed 3.50% / 2.50% Interest Rate			Non-Guaranteed 3.50% Interest Rate		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
51	109	0.00	0	0	423880	0	0	423880
52	110	0.00	0	0	423880	0	0	423880
53	111	0.00	0	0	423880	0	0	423880
54	112	0.00	0	0	423880	0	0	423880
55	113	0.00	0	0	423880	0	0	423880
		<u>334,676.16</u>						
56	114	0.00	0	0	423880	0	0	423880
57	115	0.00	0	0	423880	0	0	423880
58	116	0.00	0	0	423880	0	0	423880
59	117	0.00	0	0	423880	0	0	423880
60	118	0.00	0	0	423880	0	0	423880
		<u>334,676.16</u>						
61	119	0.00	0	0	423880	0	0	423880
62	120	0.00	0	0	423880	0	0	423880
		<u>334,676.16</u>						



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Initial Monthly PAC Premium: \$664.04  
1035: \$0.00 (Month 1) Non-1035: \$0.00 (Month 1)  
Riders: Chronic Illness Accelerated Benefit Rider  
Rating: None

*Agent:*

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

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**NON TELE-INTERVIEW REQUIRED FORMS**

**Requirements**

The underwriting requirements based on this illustration are:  
NOTE: In addition to the requirements below, please complete Part A of the application and Part B.  
Paramed  
Blood/HOS  
EKG  
Motor Vehicle Reports will be ordered for all applicants that are of driving age and have a valid driver's license.  
The Home Office reserves the right to order additional requirements deemed necessary.

**NON TELE-INTERVIEW REQUIRED FORMS**

**Standard Form(s)**

Chronic Illness Accelerated Benefit Disclosure L-3178 (02-08)  
Consumer Protection Notice L-2978 (01-09)  
HIV Consent L-2335 (07-02)  
Life Agent Report O-2724 (04-05)  
Life Insurance Application L-3159A (10-06)  
NAC HIPAA Authorization L-3100 (03-09)  
Transmittal Report O-922 (R9) (03-09)

**Supplemental Form(s)**

1035 Exchange L-2008 (R7) (01-04)  
Certificate of Trust Agreement L-3172 (03-07)  
COLI Consent Form L-3168 (11-09)  
Credit Card Billing Authorization L-2856 (R8) (05-02)  
Pension Max Disclosure Statement O-2792 (07-08)  
Policy Change/Conversion Request O-2132-2 (02-08)  
Policy Settlement Agreement L-1153 (R3) (12-00)  
Pre-Authorized Check Plan Form (PAC) L-1683 (R10) (07-02)  
Premium Finance Disclosure L-3169 (04-08)  
Replacement Form (External Replacement) L-2793 (06-98)  
Replacement Form (Internal Replacement) L-2793 (06-98)  
Request to Exchange Coverage O-2793 (10-08)  
Statements About Illustrations L-2766 (04-02)  
Temporary Life Insurance Agreement L-2977R (02-07)