

Get more with Builder Plus IUL[®] 2!

Your clients get more...

Your clients get more than just death benefit protection when they choose Builder Plus IUL 2, an indexed universal life (IUL) insurance product from North American. Through an account interest multiplier¹ and an interest bonus, there's more potential for cash value accumulation.

Account Interest Multiplier			+	Interest Bonus Year 11+ 1.0% Contractually guaranteed on index account ²
Policy Year	Current	Guaranteed		
1-10	15%	10%		
11+	10%	10%		

Plus, with Builder Plus IUL 2 clients also receive:

- Accelerated Death Benefit Endorsements for critical, chronic, and terminal illness³
- Return of Premium death benefit option³
- Variable interest rate policy loans available in policy year one⁴
- WriteAway[®] accelerated underwriting on eligible cases

1. Account Interest Multiplier is applied after interest credit or index credit is determined and before any interest bonus. It is not applied to the interest bonus or any portion of the Account Value that is Policy Debt or the Minimum Account Value. The multiplier is guaranteed on the index account, and conditionally guaranteed on the fixed account. The multiplier is paid on the fixed account when the declared interest rate is in excess of the guaranteed rate of 1.5%. The multiplier has a guaranteed minimum of 10% starting in policy year 1, but it could be higher and it could vary by index selection.

2. Conditionally Guaranteed Interest Bonus on Fixed Account - If we are crediting interest in excess of the guaranteed interest rate and your client's policy is in effect after the 10th policy anniversary, your client's policy will receive an Interest Bonus. The Interest Bonus is 1.0% above the then current interest rate. The Interest Bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the percentage will not change. For Standard Policy Loans the interest bonus is not applied to any loaned amount.

3. Subject to eligibility requirements.

4. The net cost of a variable interest rate policy loan could be negative if the credits earned are greater than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged

and now YOU do too!

On every sale of Builder Plus IUL 2 after July 1, 2020, North American will increase your compensation by 5%!

All Builder Plus IUL 2 sales where premium is paid on or after July 1, 2020, for applications dated on or after May 1, 2020, are eligible for this compensation increase. Increased commissions will show up on your commission statements on or after July 15, 2020.⁵

5% increase
in commissions on
Builder Plus IUL 2!

And it's the same product you already love! Builder Plus IUL 2's product features and competitive product guarantees remain, along with the same great excess, renewal, and asset trail rates. Target premiums will also stay at their current competitive level.

Ready to earn more?

Build up your business with Builder Plus IUL 2!

on variable interest rate policy loans. In brief, Variable Interest Rate Policy Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.

5. Premiums received from July 1st through July 15th that generate commissions will potentially receive the additional 5% in a separate statement and payment cycle after the 15th (depending on your cycle frequency).

Sammons FinancialSM is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance[®]. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

Indexed Universal Life insurance 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.

Builder Plus IUL[®] 2 (policy form series LSI83), or state variations, including all applicable riders and endorsements, is issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issue ages