

Indexed Plan - Savings & Retirement Plan, Summary & Illustration

For: Sample



Presented By: _____

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Representing: _____

RWM - Independent Insurance Brokers

Preface

In the accompanying presentation, you will see the financial data from an illustration of a cash value life insurance policy.

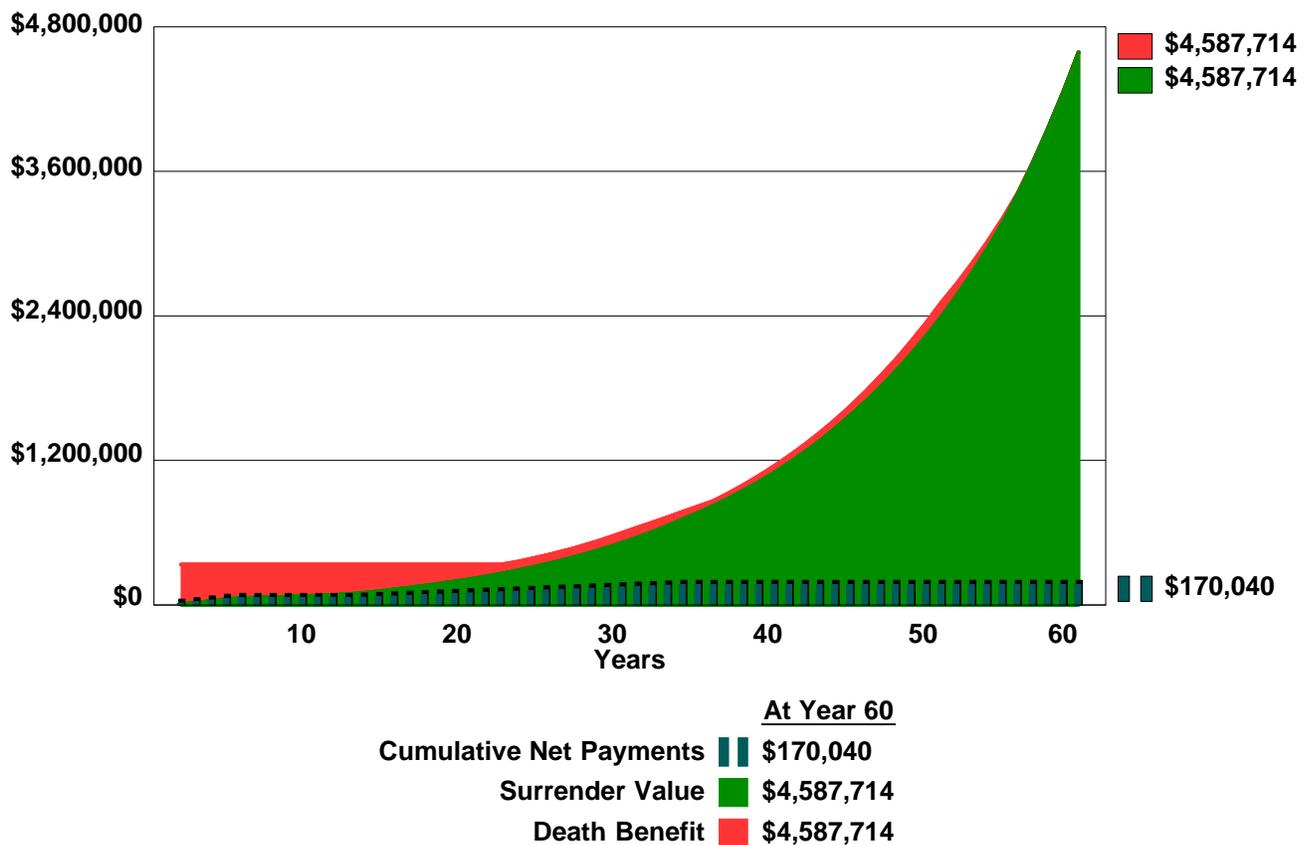
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits.

Cash value life insurance contains the following features:

1. Accumulating cash values;
2. Income tax deferred growth of cash values;
3. Competitive current interest rate;
4. Income tax free access to cash values via policy loans;

5. Income tax free death benefits;
6. Probate free death benefits;
7. Privacy of all transactions;
8. Advance of death benefits in certain adverse health circumstances -- as defined in the policy contract.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

Indexed Plan - **Maximum** Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40maleMEC

Illustration of Values of Builder IUL7 - Guideline Premium Test

OPTION (see Premiums & Values)
Accelerated Maximum
 IRS Annual Payments
 Builds Highest Cash Values
 (Total Paid is Same as Level Payments)

Income Tax Rate 48.00% Builder IUL7 - Interest Rate **7.00%** Initial Payment 13,772 Initial Death Benefit 335,000

Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
1	40	13,772	12,705	12,705	4,833	335,000
2	41	13,772	13,534	26,239	18,524	335,000
3	42	13,772	14,353	40,592	33,034	335,000
4	43	13,772	15,304	55,896	48,653	335,000
5	44	6,241	8,677	64,573	57,646	335,000
6	45	0	2,906	67,479	60,866	335,000
7	46	0	3,074	70,553	64,255	335,000
8	47	0	3,287	73,840	68,014	335,000
9	48	0	3,482	77,322	71,969	335,000
10	49	0	3,693	81,015	76,134	335,000
11	50	0	5,485	86,500	82,249	335,000
12	51	0	5,918	92,418	88,954	335,000
13	52	3,690	10,364	102,782	100,106	335,000
14	53	5,001	12,570	115,352	113,620	335,000
15	54	5,001	13,561	128,913	128,126	335,000
16	55	5,001	14,608	143,521	143,521	335,000
17	56	5,001	15,740	159,261	159,261	335,000
18	57	5,001	16,966	176,227	176,227	335,000
19	58	5,001	18,275	194,502	194,502	335,000
20	59	5,001	19,711	214,213	214,213	335,000
21	60	5,001	21,213	235,426	235,426	335,000
22	61	5,001	22,869	258,295	258,295	335,000
23	62	5,001	24,672	282,967	282,967	356,539
24	63	5,001	26,532	309,499	309,499	383,778
25	64	5,001	28,509	338,008	338,008	412,369
26	65	5,001	30,609	368,617	368,617	442,340
27	66	5,001	32,879	401,496	401,496	477,780
28	67	5,001	35,313	436,809	436,809	515,435
29	68	5,001	37,922	474,731	474,731	555,435
30	69	5,001	40,749	515,480	515,480	597,957
		150,036				

Flexible Premiums (many options)
 At any time you can suspend, re-start, pay less, more to make-up missed premiums.
 (Resulting values will be higher or lower.)

30 Year Summary

Cum. Payments	150,036
Surrender Value	515,480
Death Benefit	597,957

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from North American Company.

This is an illustration, not a contract.

Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40maleMEC

Illustration of Values of Builder IUL7 -

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 13,772	Initial Death Benefit 335,000	
Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
31	70	5,001	43,802	559,282	559,282	643,174
32	71	5,001	47,106	606,388	606,388	685,218
33	72	5,001	50,693	657,081	657,081	729,360
34	73	5,001	54,582	711,663	711,663	775,712
35	74	0	53,436	765,099	765,099	818,656
36	75	0	57,653	822,752	822,752	863,890
37	76	0	61,922	884,674	884,674	928,908
38	77	0	66,483	951,157	951,157	998,715
39	78	0	71,350	1,022,507	1,022,507	1,073,633
40	79	0	76,563	1,099,070	1,099,070	1,154,023
41	80	0	82,105	1,181,175	1,181,175	1,240,233
42	81	0	88,012	1,269,187	1,269,187	1,332,647
43	82	0	94,320	1,363,507	1,363,507	1,431,682
44	83	0	101,026	1,464,533	1,464,533	1,537,759
45	84	0	108,141	1,572,674	1,572,674	1,651,308
46	85	0	115,683	1,688,357	1,688,357	1,772,775
47	86	0	123,564	1,811,921	1,811,921	1,902,517
48	87	0	131,866	1,943,787	1,943,787	2,040,976
49	88	0	140,623	2,084,410	2,084,410	2,188,630
50	89	0	149,733	2,234,143	2,234,143	2,345,850
51	90	0	159,442	2,393,585	2,393,585	2,513,264
52	91	0	172,033	2,565,618	2,565,618	2,668,243
53	92	0	186,198	2,751,816	2,751,816	2,834,370
54	93	0	202,299	2,954,115	2,954,115	3,013,197
55	94	0	220,853	3,174,968	3,174,968	3,206,718
56	95	0	242,537	3,417,505	3,417,505	3,417,505
57	96	0	261,072	3,678,577	3,678,577	3,678,577
58	97	0	281,022	3,959,599	3,959,599	3,959,599
59	98	0	302,499	4,262,098	4,262,098	4,262,098
60	99	0	325,616	4,587,714	4,587,714	4,587,714
		170,040				

Flexible Premiums.
Example Age 73 to stop premiums. You can stop paying premiums sooner, pay longer, pay less, stop and re-start.



No insurance mortality cost

7.64% Annual increase from age 95 to age 96 !!

60 Year Summary

Cum. Payments	170,040
Surrender Value	4,587,714
Death Benefit	4,587,714

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from North American Company.

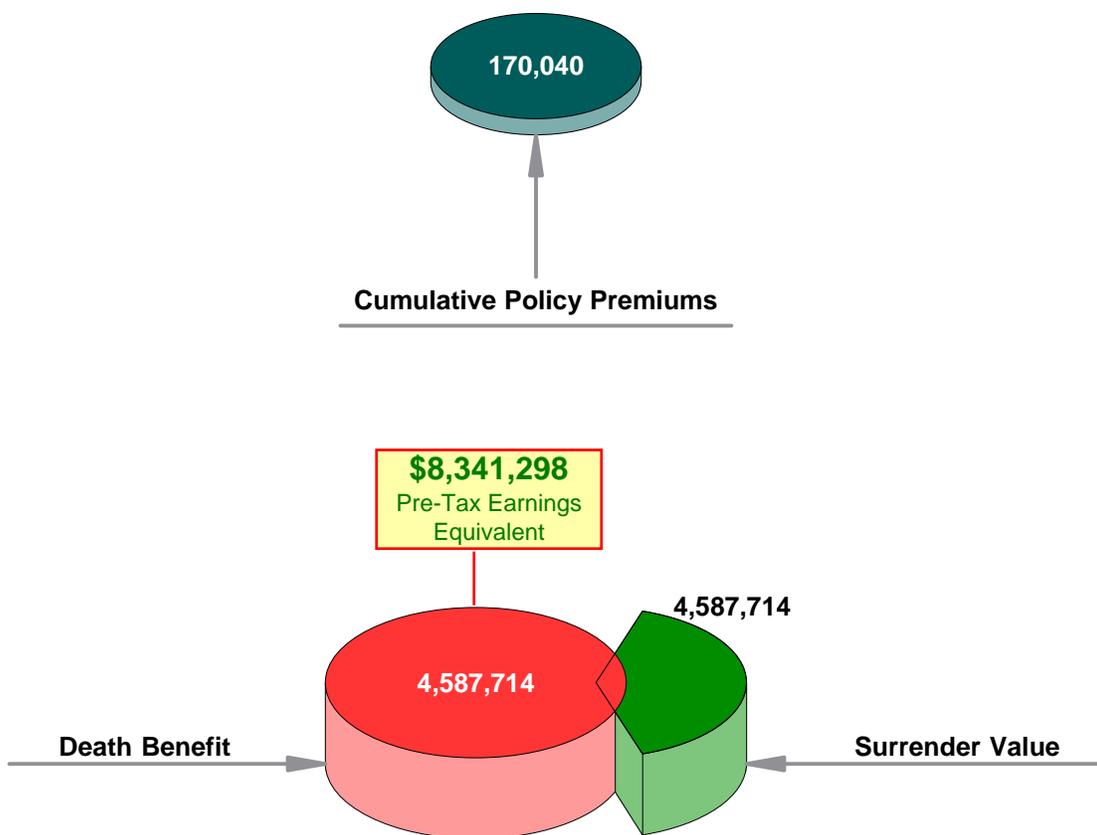
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Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40maleMEC

A Look at Year 60



Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40maleMEC

Matching Policy Values at Age 99 (Year 60)

Male Age 40	Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 13,772	Initial Death Benefit 335,000
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Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 60 Years.

	Hypothetical Taxable Alternative
To match Surrender Value of: \$4,587,714	13.40%
To match Death Benefit of: \$4,587,714	13.40%



Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
2. Builder IUL7 - Guideline Premium Test:
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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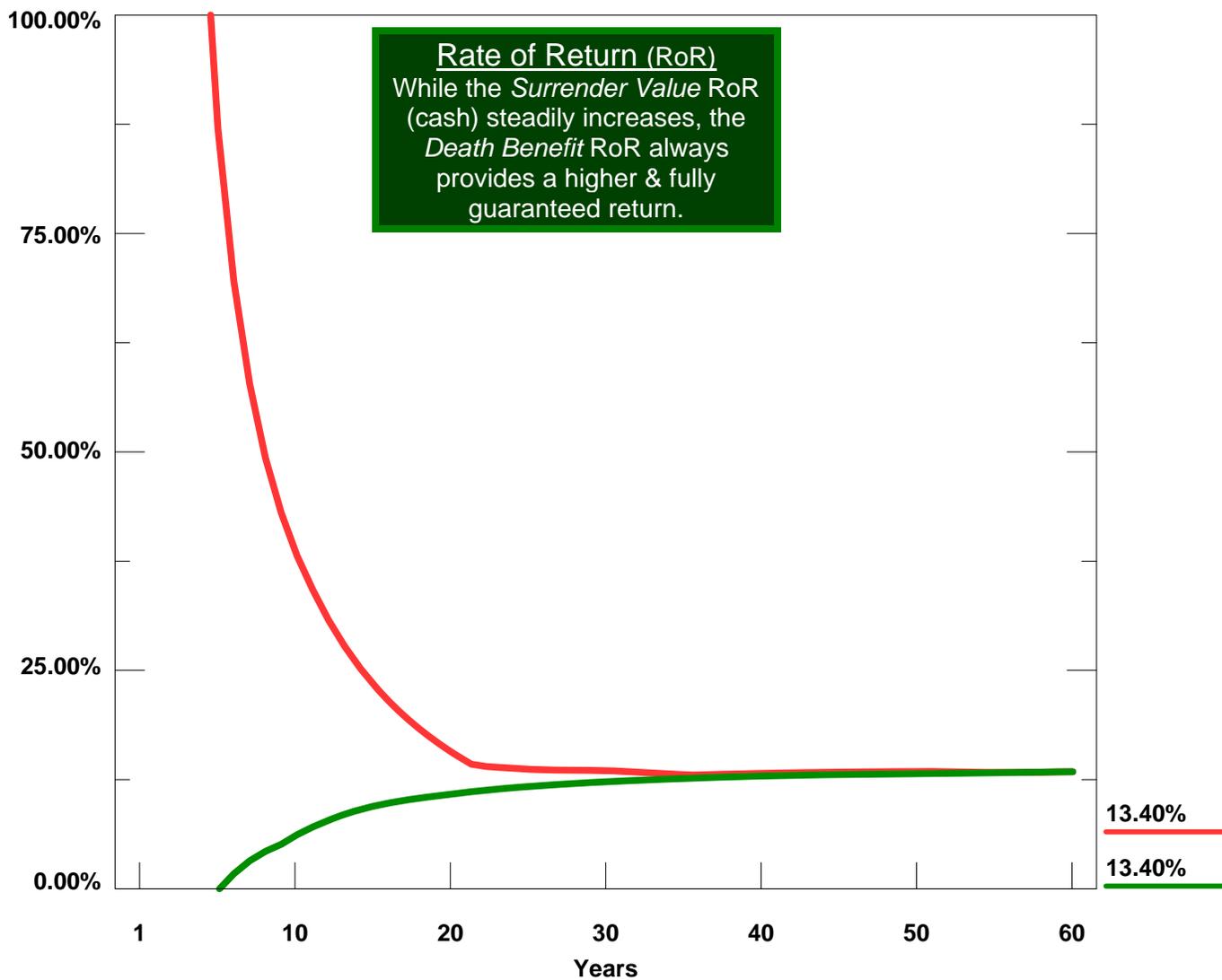
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Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40maleMEC

60 Year Analysis



At Year 60

Surrender Value Pre-Tax Equivalent Rate of Return ■ 13.40%

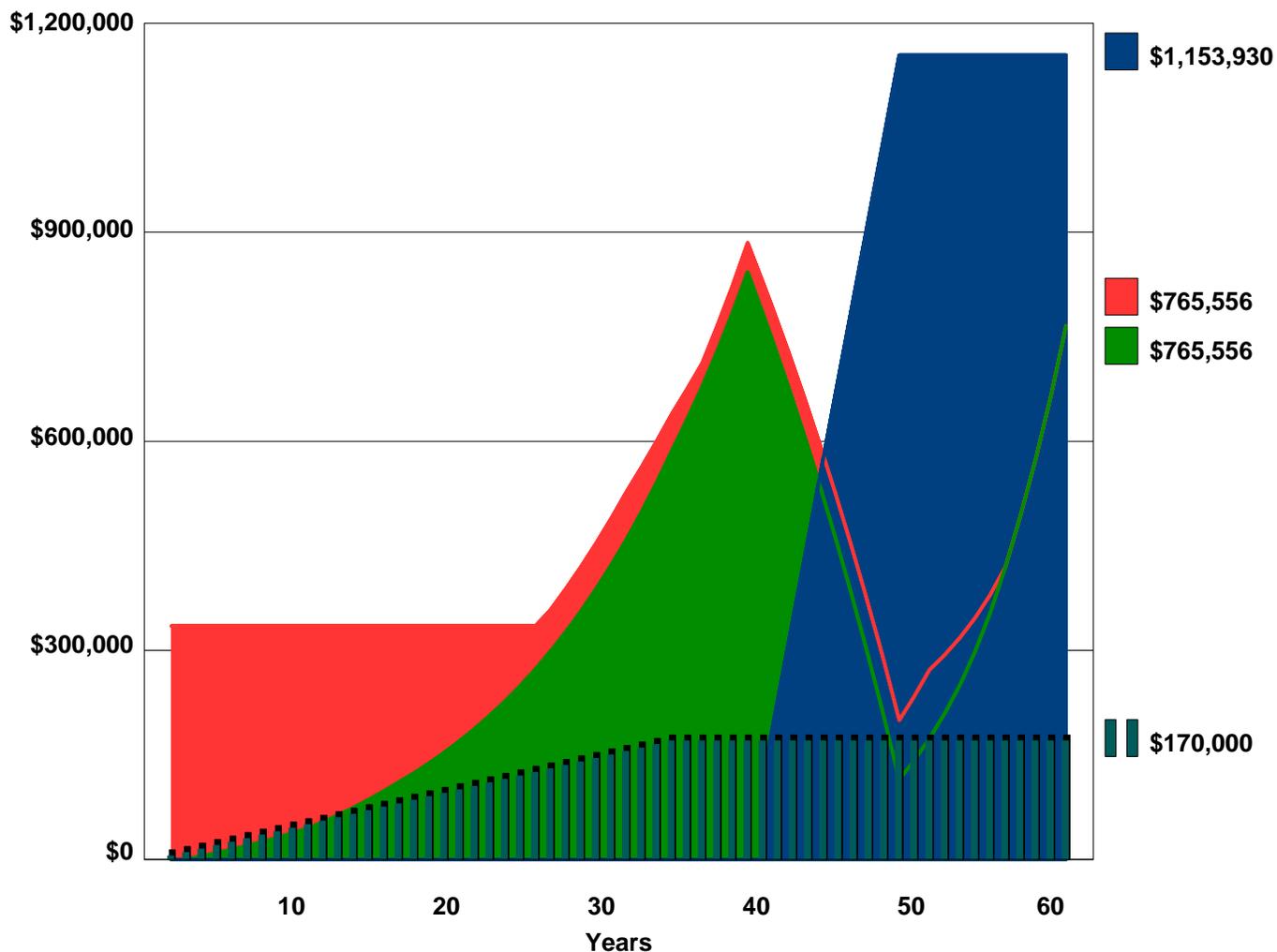
Death Benefit Pre-Tax Equivalent Rate of Return ■ 13.40%

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40male

60 Year Analysis



	At Year 60
Cumulative Policy Premiums	\$170,000
Cumulative Policy Loans ¹	\$1,153,930
Surrender Value	\$765,556
Death Benefit	\$765,556

¹For Tax Free Spending .

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40male

Illustration of Values of Builder IUL7 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 335,000	
Year	Male Age	(1) Policy Premium	(2) Tax Free Spending Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
1	40	5,000	0	3,803	0	335,000
2	41	5,000	0	7,827	111	335,000
3	42	5,000	0	12,009	4,451	335,000
4	43	5,000	0	16,439	9,197	335,000
5	44	5,000	0	21,138	14,210	335,000
6	45	5,000	0	26,122	19,509	335,000
7	46	5,000	0	31,415	25,117	335,000
8	47	5,000	0	37,073	31,247	335,000
9	48	5,000	0	43,087	37,734	335,000
10	49	5,000	0	49,484	44,603	335,000
11	50	5,000	0	57,878	53,626	335,000
12	51	5,000	0	66,933	63,469	335,000
13	52	5,000	0	76,702	74,026	335,000
14	53	5,000	0	87,211	85,479	335,000
15	54	5,000	0	98,550	97,762	335,000
16	55	5,000	0	110,755	110,755	335,000
17	56	5,000	0	123,900	123,900	335,000
18	57	5,000	0	138,060	138,060	335,000
19	58	5,000	0	153,297	153,297	335,000
20	59	5,000	0	169,724	169,724	335,000
21	60	5,000	0	187,364	187,364	335,000
22	61	5,000	0	206,351	206,351	335,000
23	62	5,000	0	226,797	226,797	335,000
24	63	5,000	0	248,843	248,843	335,000
25	64	5,000	0	272,637	272,637	335,000
26	65	5,000	0	298,329	298,329	357,995
27	66	5,000	0	325,944	325,944	387,874
28	67	5,000	0	355,604	355,604	419,613
29	68	5,000	0	387,456	387,456	453,324
30	69	5,000	0	421,683	421,683	489,152
		150,000	0			

30 Year Summary

Cum. Payments	150,000
Cum. Policy Loan Proceeds	0
Surrender Value	421,683
Death Benefit	489,152

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Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40male

Illustration of Values of Builder IUL7 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 335,000						
Year	Male Age	(1) Policy Premium	(2) Tax Free Spending Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit					
31	70	5,000	0	458,474	458,474	527,245					
32	71	5,000	0	498,039	498,039	562,784					
33	72	5,000	0	540,616	540,616	600,084					
34	73	5,000	0	586,458	586,458	639,239					
35	74	0	0	630,476	630,476	674,609					
36	75	0	0	677,968	677,968	711,867					
37	76	0	0	728,976	728,976	765,425					
38	77	0	0	783,742	783,742	822,929					
39	78	0	0	842,517	842,517	884,643					
40	79	0	115,393	905,530	783,387	828,663					
41	80	0	115,393	973,047	721,614	770,267					
42	81	0	115,393	1,045,359	657,075	709,343					
43	82	0	115,393	1,122,788	589,645	645,784					
44	83	0	115,393	1,205,652	519,176	579,459					
45	84	0	115,393	1,294,277	445,500	510,214					
46	85	0	115,393	1,389,004	368,429	437,879					
47	86	0	115,393	1,490,097	287,676	362,181					
48	87	0	115,393	1,597,893	202,987	282,881					
49	88	0	115,393	1,712,749	114,097	199,735					
50	89	0	0	1,834,997	142,824	234,573					
51	90	0	0	1,965,120	173,954	272,210					
52	91	0	0	2,105,479	209,530	293,749					
53	92	0	0	2,257,354	250,493	318,213					
54	93	0	0	2,422,326	298,063	346,509					
55	94	0	0	2,602,395	353,862	379,886					
56	95	0	0	2,800,113	420,041	420,041					
57	96	0	0	3,012,879	493,573	493,573					
58	97	0	0	3,241,839	575,154	575,154					
59	98	0	0	3,488,227	665,540	665,540					
60	99	0	0	3,753,369	765,556	765,556					
		170,000	1,153,930								
					\$2,098,055						
					Pre-Tax Earnings Equivalent						

Flexible Premiums.
Example Age 73 to stop premiums. You can stop paying premiums sooner, pay longer, pay less, stop and re-start.

Flexible Spending .
Example Age 79 to start spending. You can spend sooner, later, and take more or less.

60 Year Summary

Cum. Payments	170,000
Cum. Policy Loan Proceeds	1,153,930
Surrender Value	765,556
Death Benefit	765,556

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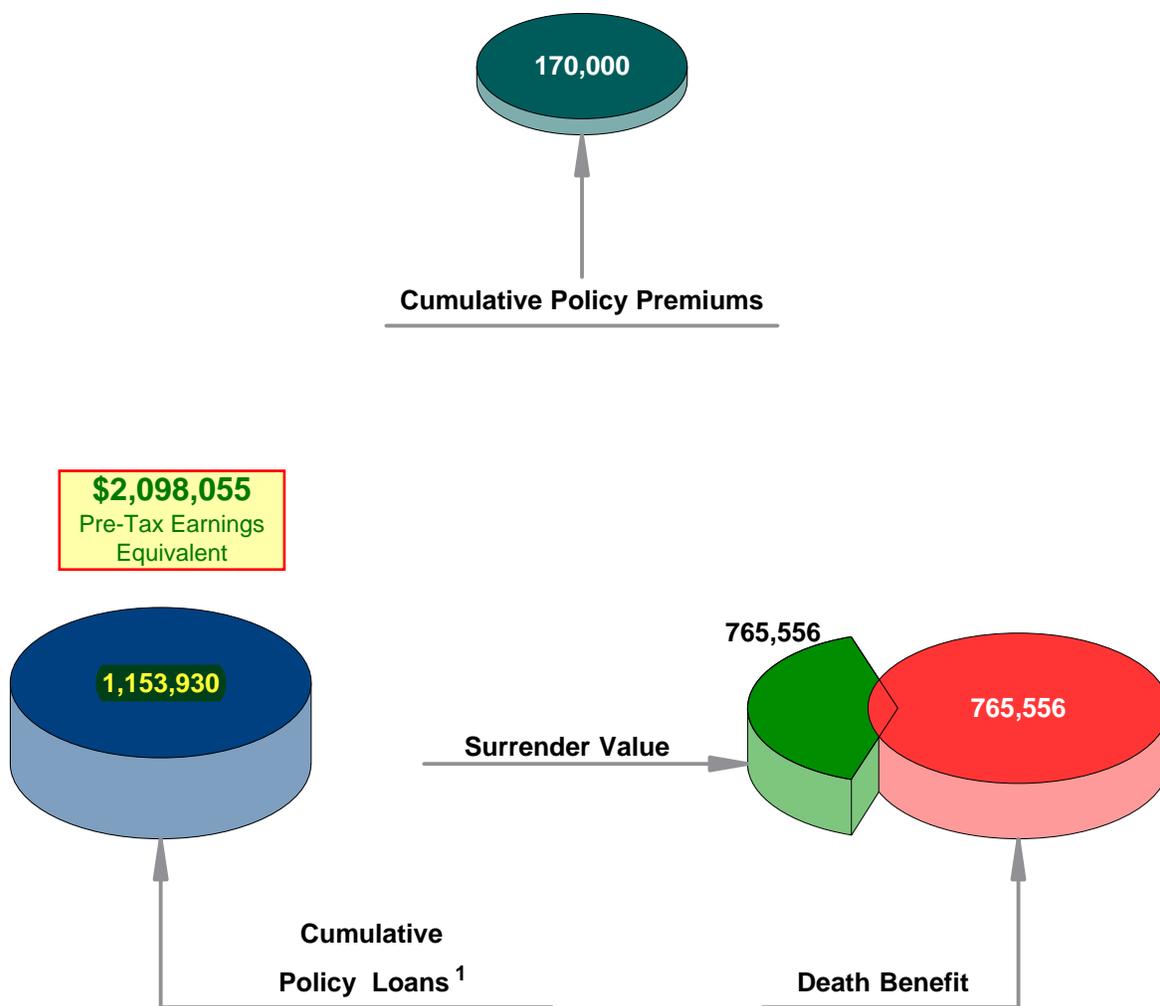
This is an illustration, not a contract.

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40male

A Look at Year 60



¹For Tax Free Spending .

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

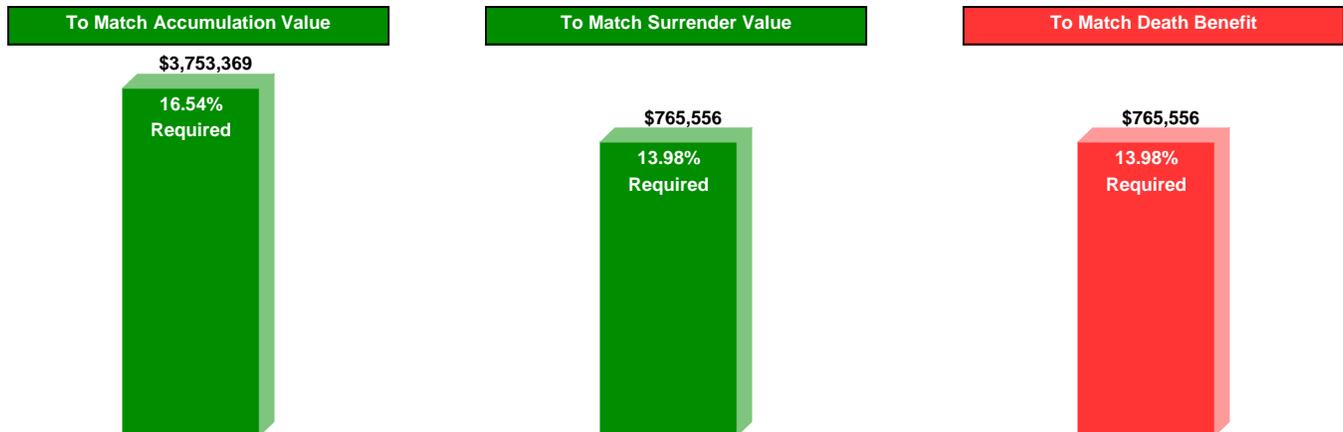
Insured: Sample Z-A40male

Matching Policy Values at Age 99 (Year 60)

Male Age	Income Tax Rate	Builder IUL7 - Interest Rate	Initial Payment	Initial Death Benefit
40	48.00%	7.00%	5,000	335,000

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 60 Years.

	Hypothetical Taxable Alternative	
To match Accumulation Value of: \$3,753,369	16.54%	✓
To match Surrender Value of: \$765,556	13.98%	
To match Death Benefit of: \$765,556	13.98%	



Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
2. Builder IUL7 - Guideline Premium Test:
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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Indexed Plan - Suspend Premiums

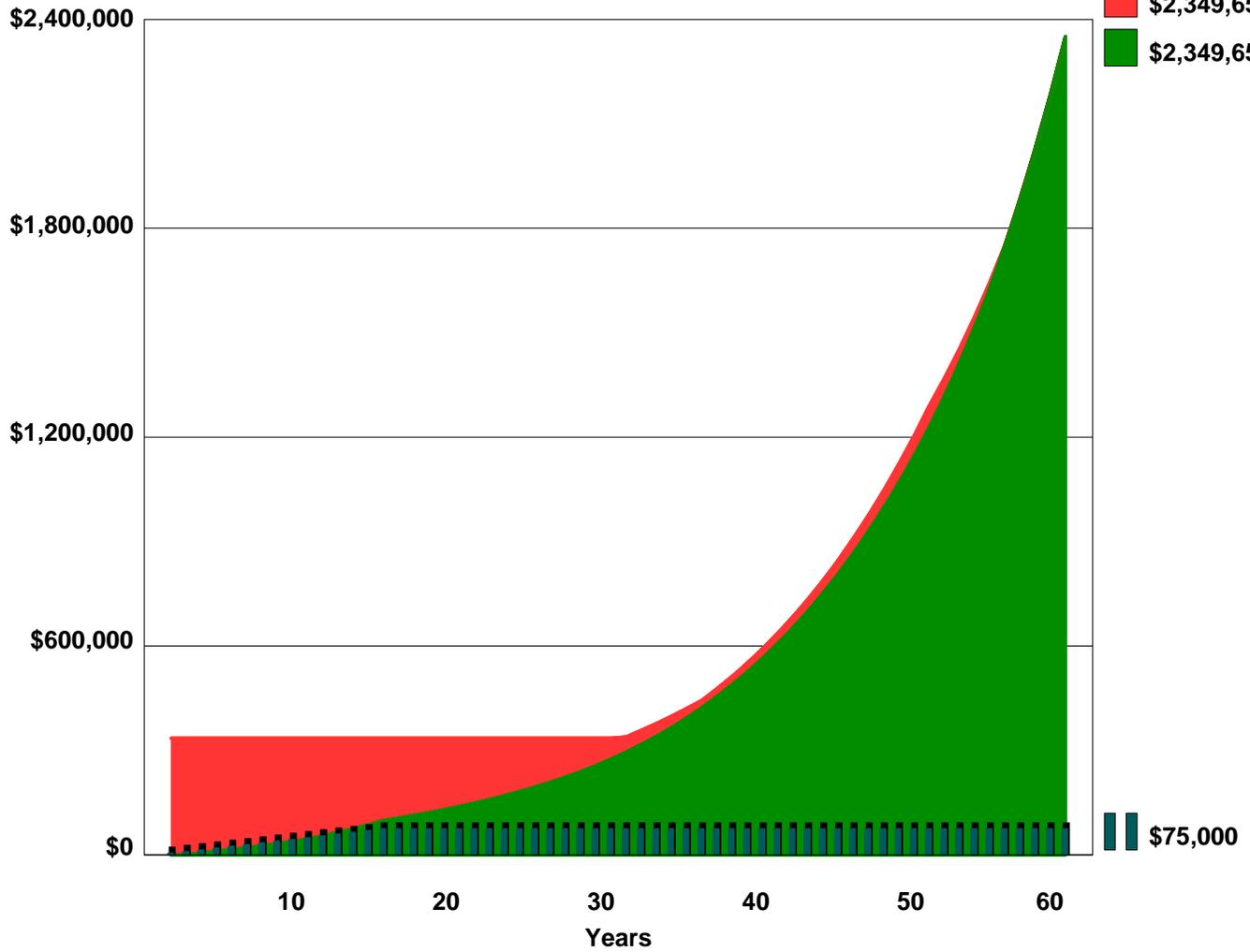
Presented By: Robert J. Moody

Insured: Sample Z-A40male

60 Year Analysis

\$4,272,095
Pre-Tax Earnings
Equivalent

\$2,349,652
\$2,349,652



At Year 60

Cumulative Net Payments  \$75,000
Surrender Value  \$2,349,652
Death Benefit  \$2,349,652

Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A40male

Illustration of Values of Builder IUL7 - Guideline Premium Test

Suspend Premiums After 15 Years

Income Tax Rate 48.00% Builder IUL7 - Interest Rate 7.00% Initial Payment 5,000 Initial Death Benefit 335,000

Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
1	40	5,000	3,803	3,803	0	335,000
2	41	5,000	4,024	7,827	111	335,000
3	42	5,000	4,182	12,009	4,451	335,000
4	43	5,000	4,430	16,439	9,197	335,000
5	44	5,000	4,699	21,138	14,210	335,000
6	45	5,000	4,984	26,122	19,509	335,000
7	46	5,000	5,293	31,415	25,117	335,000
8	47	5,000	5,658	37,073	31,247	335,000
9	48	5,000	6,014	43,087	37,734	335,000
10	49	5,000	6,397	49,484	44,603	335,000
11	50	5,000	8,394	57,878	53,626	335,000
12	51	5,000	9,055	66,933	63,469	335,000
13	52	5,000	9,769	76,702	74,026	335,000
14	53	5,000	10,509	87,211	85,479	335,000
15	54	5,000	11,339	98,550	97,762	335,000
16	55	0	6,810	105,360	105,360	335,000
17	56	0	7,321	112,681	112,681	335,000
18	57	0	7,874	120,555	120,555	335,000
19	58	0	8,447	129,002	129,002	335,000
20	59	0	9,094	138,096	138,096	335,000
21	60	0	9,700	147,796	147,796	335,000
22	61	0	10,388	158,184	158,184	335,000
23	62	0	11,121	169,305	169,305	335,000
24	63	0	11,925	181,230	181,230	335,000
25	64	0	12,791	194,021	194,021	335,000
26	65	0	13,678	207,699	207,699	335,000
27	66	0	14,734	222,433	222,433	335,000
28	67	0	15,884	238,317	238,317	335,000
29	68	0	17,148	255,465	255,465	335,000
30	69	0	18,572	274,037	274,037	335,000
		75,000				

Flexible Premiums.
Example to stop premiums in 15 years. You can stop paying premiums sooner, pay longer, pay less, stop and re-start.



30 Year Summary

Cum. Payments	75,000
Surrender Value	274,037
Death Benefit	335,000

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Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A40male

Illustration of Values of Builder IUL7 - Guideline Premium Test

Suspend Premiums After 15 Years

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 335,000	
Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
31	70	0	20,153	294,190	294,190	338,318
32	71	0	21,867	316,057	316,057	357,144
33	72	0	23,574	339,631	339,631	376,990
34	73	0	25,386	365,017	365,017	397,869
35	74	0	27,361	392,378	392,378	419,845
36	75	0	29,521	421,899	421,899	442,994
37	76	0	31,706	453,605	453,605	476,285
38	77	0	34,042	487,647	487,647	512,029
39	78	0	36,533	524,180	524,180	550,389
40	79	0	39,203	563,383	563,383	591,552
41	80	0	42,040	605,423	605,423	635,694
42	81	0	45,065	650,488	650,488	683,012
43	82	0	48,294	698,782	698,782	733,721
44	83	0	51,728	750,510	750,510	788,036
45	84	0	55,372	805,882	805,882	846,176
46	85	0	59,232	865,114	865,114	908,369
47	86	0	63,267	928,381	928,381	974,800
48	87	0	67,518	995,899	995,899	1,045,694
49	88	0	72,001	1,067,900	1,067,900	1,121,296
50	89	0	76,666	1,144,566	1,144,566	1,201,794
51	90	0	81,637	1,226,203	1,226,203	1,287,513
52	91	0	88,083	1,314,286	1,314,286	1,366,858
53	92	0	95,337	1,409,623	1,409,623	1,451,912
54	93	0	103,581	1,513,204	1,513,204	1,543,468
55	94	0	113,082	1,626,286	1,626,286	1,642,549
56	95	0	124,186	1,750,472	1,750,472	1,750,472
57	96	0	133,676	1,884,148	1,884,148	1,884,148
58	97	0	143,892	2,028,040	2,028,040	2,028,040
59	98	0	154,888	2,182,928	2,182,928	2,182,928
60	99	0	166,724	2,349,652	2,349,652	2,349,652
		75,000				

60 Year Summary

Cum. Payments	75,000
Surrender Value	2,349,652
Death Benefit	2,349,652

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from North American Company.

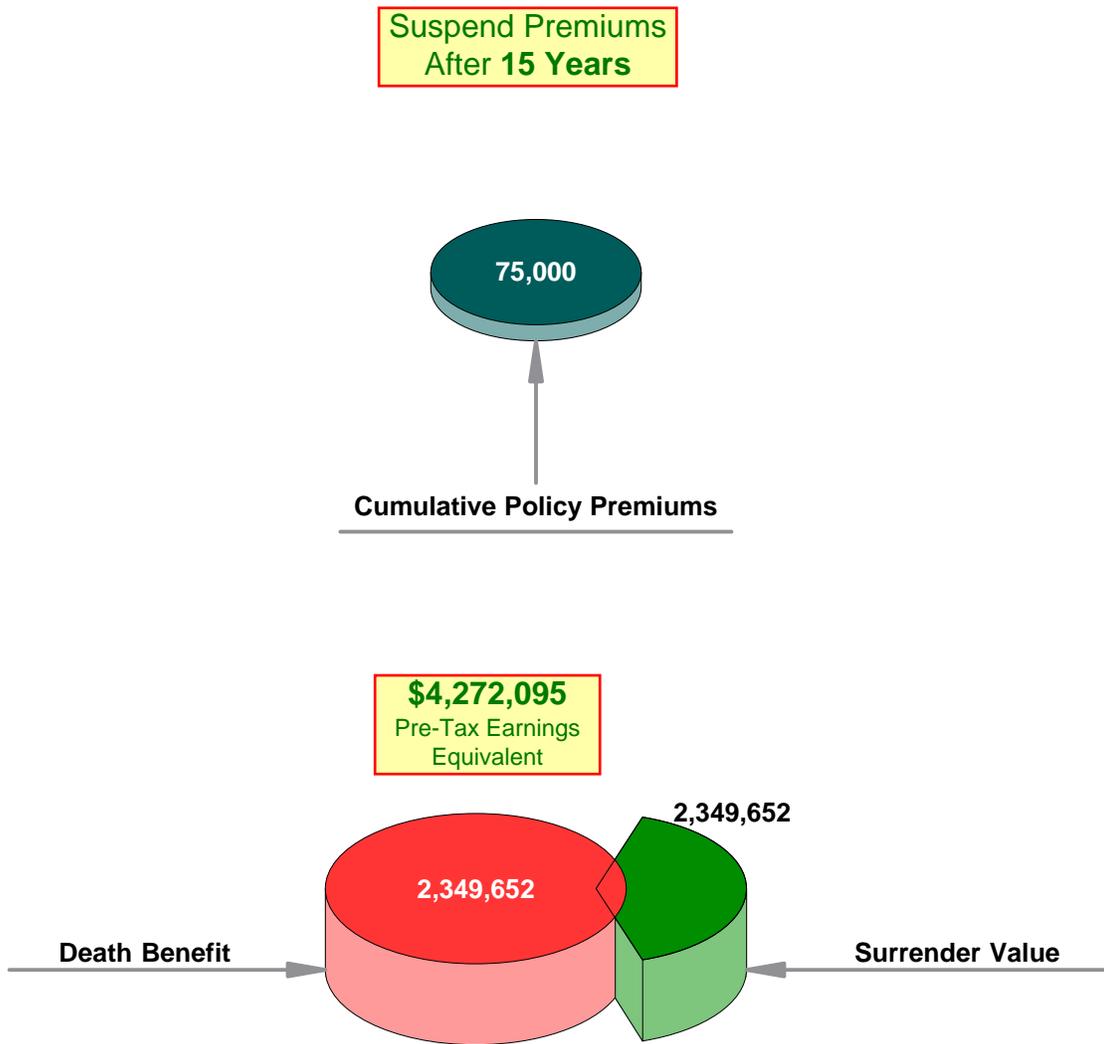
This is an illustration, not a contract.

Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A40male

A Look at Year 60

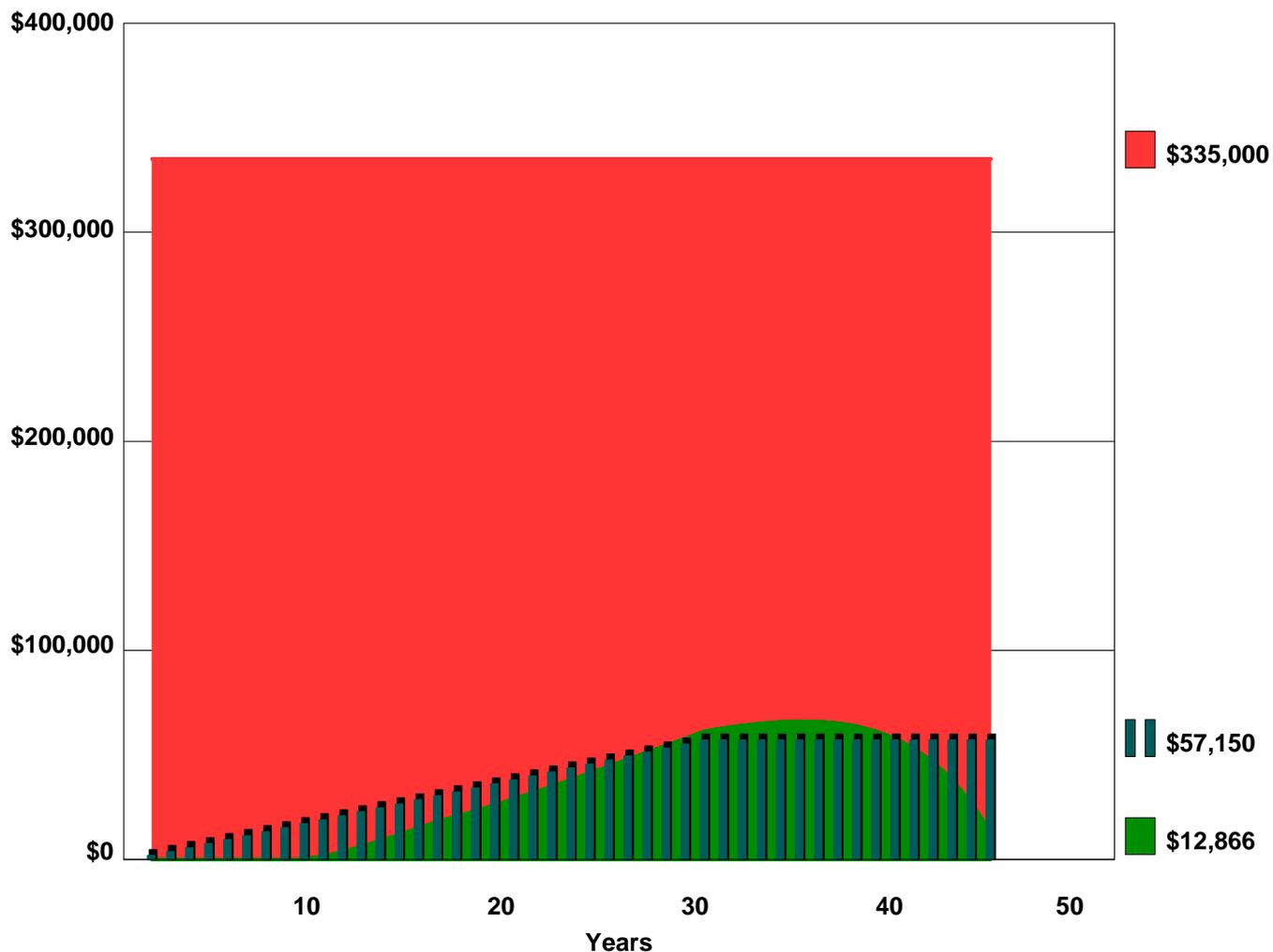


Indexed Plan - Minimum Contract Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40male

45 Year Analysis



At Year 45

Cumulative Net Payments	\$57,150
Surrender Value	\$12,866
Death Benefit	\$335,000

Indexed Plan - Minimum Contract Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40male

Illustration of Values of Builder IUL7 - Guideline Premium Test

Minimum Contract Premium
Maintains Coverage a Long Time

Income Tax Rate 48.00% Builder IUL7 - Interest Rate 7.00% Initial Payment 1,905 Initial Death Benefit 335,000

Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
1	40	1,905	662	662	0	335,000
2	41	1,905	668	1,330	0	335,000
3	42	1,905	594	1,924	0	335,000
4	43	1,905	594	2,518	0	335,000
5	44	1,905	596	3,114	0	335,000
6	45	1,905	597	3,711	0	335,000
7	46	1,905	598	4,309	0	335,000
8	47	1,905	641	4,950	0	335,000
9	48	1,905	644	5,594	241	335,000
10	49	1,905	651	6,245	1,364	335,000
11	50	1,905	1,646	7,891	3,640	335,000
12	51	1,905	1,777	9,668	6,204	335,000
13	52	1,905	1,917	11,585	8,908	335,000
14	53	1,905	2,029	13,614	11,882	335,000
15	54	1,905	2,189	15,803	15,016	335,000
16	55	1,905	2,324	18,127	18,127	335,000
17	56	1,905	2,470	20,597	20,597	335,000
18	57	1,905	2,627	23,224	23,224	335,000
19	58	1,905	2,762	25,986	25,986	335,000
20	59	1,905	2,944	28,930	28,930	335,000
21	60	1,905	2,996	31,926	31,926	335,000
22	61	1,905	3,091	35,017	35,017	335,000
23	62	1,905	3,161	38,178	38,178	335,000
24	63	1,905	3,241	41,419	41,419	335,000
25	64	1,905	3,295	44,714	44,714	335,000
26	65	1,905	3,220	47,934	47,934	335,000
27	66	1,905	3,282	51,216	51,216	335,000
28	67	1,905	3,322	54,538	54,538	335,000
29	68	1,905	3,336	57,874	57,874	335,000
30	69	1,905	3,424	61,298	61,298	335,000
		57,150				

30 Year Summary

Cum. Payments	57,150
Surrender Value	61,298
Death Benefit	335,000

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from North American Company.

This is an illustration, not a contract.

Indexed Plan - **Minimum** Contract Premium

Presented By: Robert J. Moody

Insured: Sample Z-A40male

Illustration of Values

Minimum Contract Premium
Maintains Coverage a Long Time

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 1,905	Initial Death Benefit 335,000		
Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	
31	70	0	1,486	62,784	62,784	335,000	
32	71	0	1,253	64,037	64,037	335,000	
33	72	0	1,003	65,040	65,040	335,000	
34	73	0	666	65,706	65,706	335,000	
35	74	0	269	65,975	65,975	335,000	
36	75	0	-165	65,810	65,810	335,000	
37	76	0	-741	65,069	65,069	335,000	
38	77	0	-1,473	63,596	63,596	335,000	
39	78	0	-2,420	61,176	61,176	335,000	
40	79	0	-3,478	57,698	57,698	335,000	
41	80	0	-4,872	52,826	52,826	335,000	
42	81	0	-6,559	46,267	46,267	335,000	
43	82	0	-8,524	37,743	37,743	335,000	
44	83	0	-10,938	26,805	26,805	335,000	
45	84	0	-13,939	12,866	12,866	335,000	



57,150

45 Year Summary

Cum. Payments	57,150
Surrender Value	12,866
Death Benefit	335,000

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from North American Company.

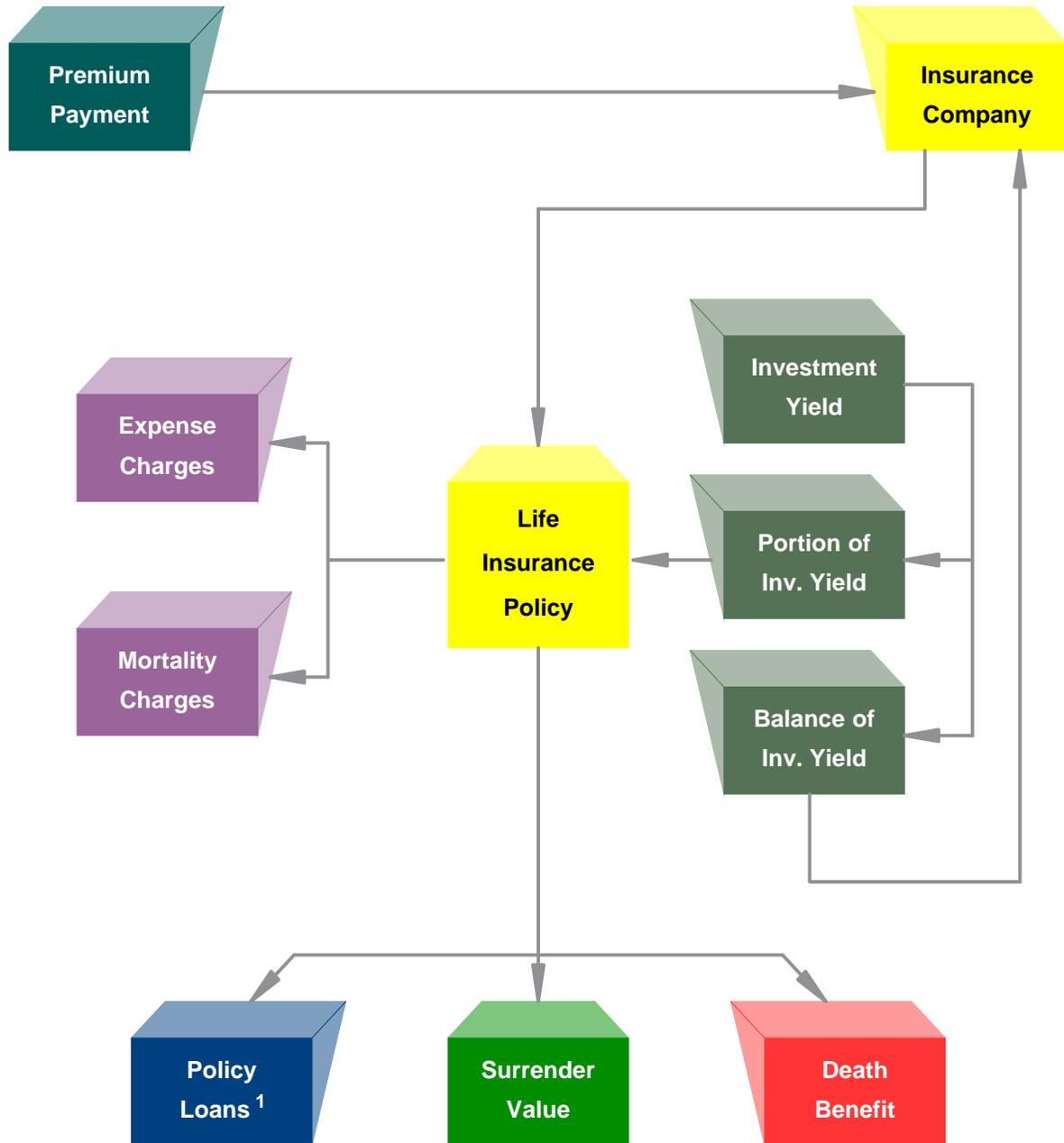
This is an illustration, not a contract.

A Tax-Advantaged Savings and Retirement Plan

Presented By: Robert J Moody

Insured: Sample

Flow Chart



¹For Tax Free Spending .

Important Notes

This supplemental illustration is not a policy contract and must be accompanied by the basic illustration that includes guaranteed values and other important information. The illustrated values are not guaranteed. This illustration assumes that the currently illustrated, non-guaranteed elements used will not change for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. This supplemental illustration includes the same premium outlay and non-guaranteed elements used in the basic illustration.

Life Insurance agents do not give tax advice. Please consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.