

Indexed Plan - Savings & Retirement Plan, Summary & Illustration

For: Sample >



Presented By: _____

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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.

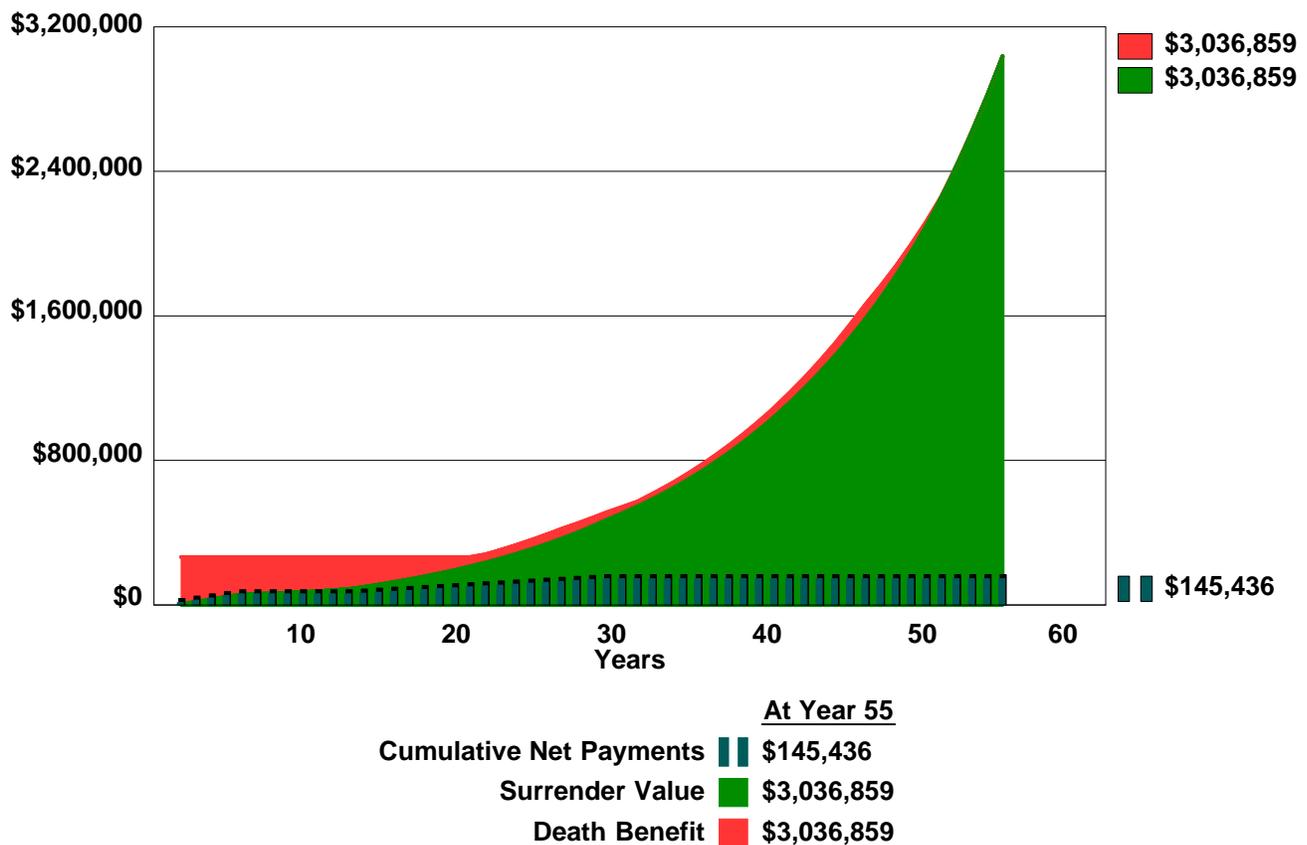
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits.

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 - Max Accelerated Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

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 12,943 Initial Death Benefit 265,000

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	45	12,943	11,866	11,866	4,579	265,000
2	46	12,943	12,592	24,458	17,316	265,000
3	47	12,943	13,403	37,861	30,865	265,000
4	48	12,943	14,276	52,137	45,433	265,000
5	49	9,612	11,833	63,970	57,557	265,000
6	50	0	2,816	66,786	60,664	265,000
7	51	0	2,965	69,751	63,921	265,000
8	52	0	3,149	72,900	67,507	265,000
9	53	0	3,371	76,271	71,315	265,000
10	54	0	3,585	79,856	75,337	265,000
11	55	0	5,383	85,239	81,304	265,000
12	56	0	5,792	91,031	87,824	265,000
13	57	3,812	10,350	101,381	98,903	265,000
14	58	5,015	12,478	113,859	112,256	265,000
15	59	5,015	13,459	127,318	126,590	265,000
16	60	5,015	14,506	141,824	141,824	265,000
17	61	5,015	15,629	157,453	157,453	265,000
18	62	5,015	16,854	174,307	174,307	265,000
19	63	5,015	18,180	192,487	192,487	265,000
20	64	5,015	19,622	212,109	212,109	265,000
21	65	5,015	21,206	233,315	233,315	279,978
22	66	5,015	22,818	256,133	256,133	304,798
23	67	5,015	24,510	280,643	280,643	331,159
24	68	5,015	26,325	306,968	306,968	359,152
25	69	5,015	28,271	335,239	335,239	388,877
26	70	5,015	30,353	365,592	365,592	420,431
27	71	5,015	32,641	398,233	398,233	450,003
28	72	5,015	35,125	433,358	433,358	481,027
29	73	5,015	37,815	471,173	471,173	513,578
30	74	0	35,350	506,523	506,523	541,979
		145,436				

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



30 Year Summary

Cum. Payments	145,436
Surrender Value	506,523
Death Benefit	541,979

*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 - Max Accelerated Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

Illustration of Values of Builder IUL7 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 12,943	Initial Death Benefit 265,000		
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	75	0	38,142	544,665	544,665	571,898	
32	76	0	40,967	585,632	585,632	614,913	
33	77	0	43,984	629,616	629,616	661,097	
34	78	0	47,209	676,825	676,825	710,666	
35	79	0	50,659	727,484	727,484	763,858	
36	80	0	54,331	781,815	781,815	820,905	
37	81	0	58,246	840,061	840,061	882,064	
38	82	0	62,422	902,483	902,483	947,607	
39	83	0	66,862	969,345	969,345	1,017,812	
40	84	0	71,579	1,040,924	1,040,924	1,092,970	
41	85	0	76,579	1,117,503	1,117,503	1,173,379	
42	86	0	81,807	1,199,310	1,199,310	1,259,275	
43	87	0	87,314	1,286,624	1,286,624	1,350,955	
44	88	0	93,125	1,379,749	1,379,749	1,448,736	
45	89	0	99,172	1,478,921	1,478,921	1,552,867	
46	90	0	105,610	1,584,531	1,584,531	1,663,757	
47	91	0	113,927	1,698,458	1,698,458	1,766,397	
48	92	0	123,275	1,821,733	1,821,733	1,876,385	
49	93	0	133,909	1,955,642	1,955,642	1,994,755	
50	94	0	146,174	2,101,816	2,101,816	2,122,834	
51	95	0	160,526	2,262,342	2,262,342	2,262,342	No insurance mortality cost
52	96	0	172,793	2,435,135	2,435,135	2,435,135	
53	97	0	185,999	2,621,134	2,621,134	2,621,134	
54	98	0	200,212	2,821,346	2,821,346	2,821,346	
55	99	0	215,513	3,036,859	3,036,859	3,036,859	

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

145,436
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.)

55 Year Summary

Cum. Payments	145,436
Surrender Value	3,036,859
Death Benefit	3,036,859

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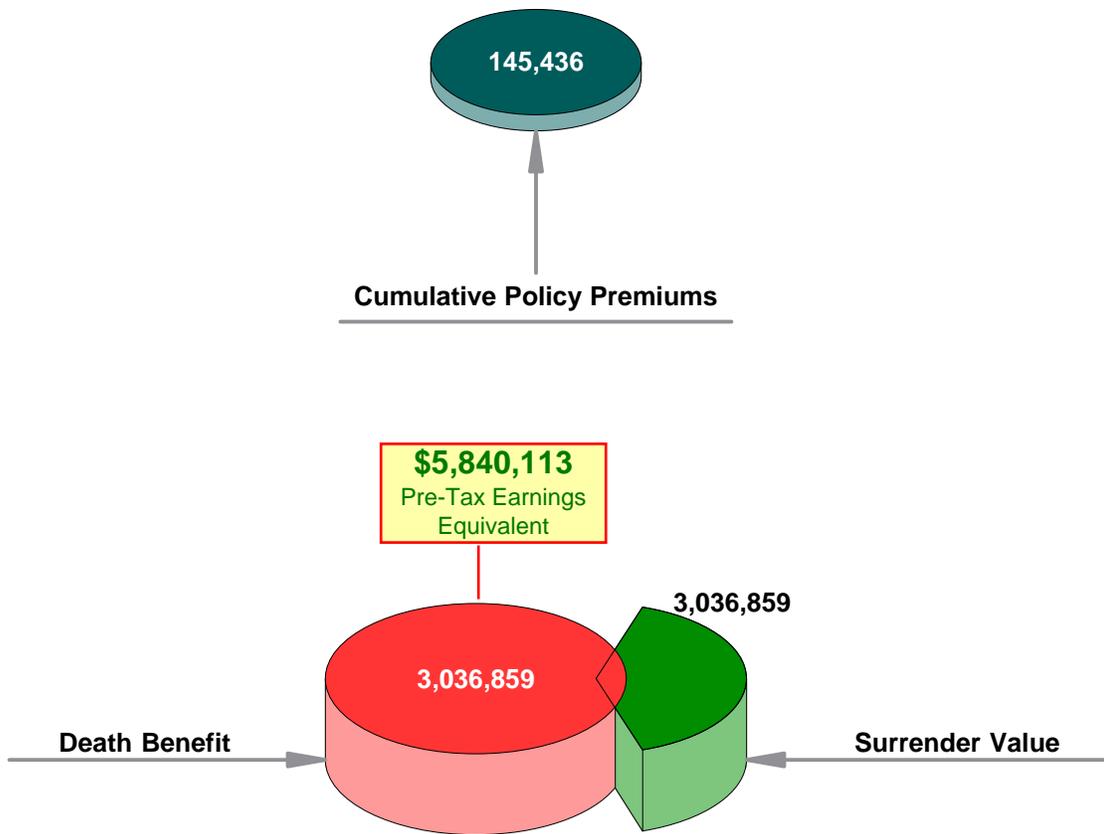
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Indexed Plan - Max Accelerated Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

A Look at Year 55



Indexed Plan - Max Accelerated Premium

Presented By: Robert J. Moody

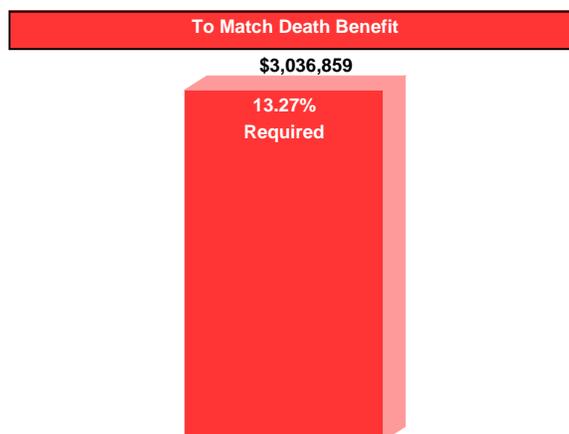
Insured: Sample Z-A45male

Matching Policy Values at Age 99 (Year 55)

Male Age	Income Tax Rate	Builder IUL7 - Interest Rate	Initial Payment	Initial Death Benefit
45	48.00%	7.00%	12,943	265,000

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 55 Years.

	Hypothetical Taxable Alternative
To match Surrender Value of: \$3,036,859	13.27%
To match Death Benefit of: \$3,036,859	13.27%



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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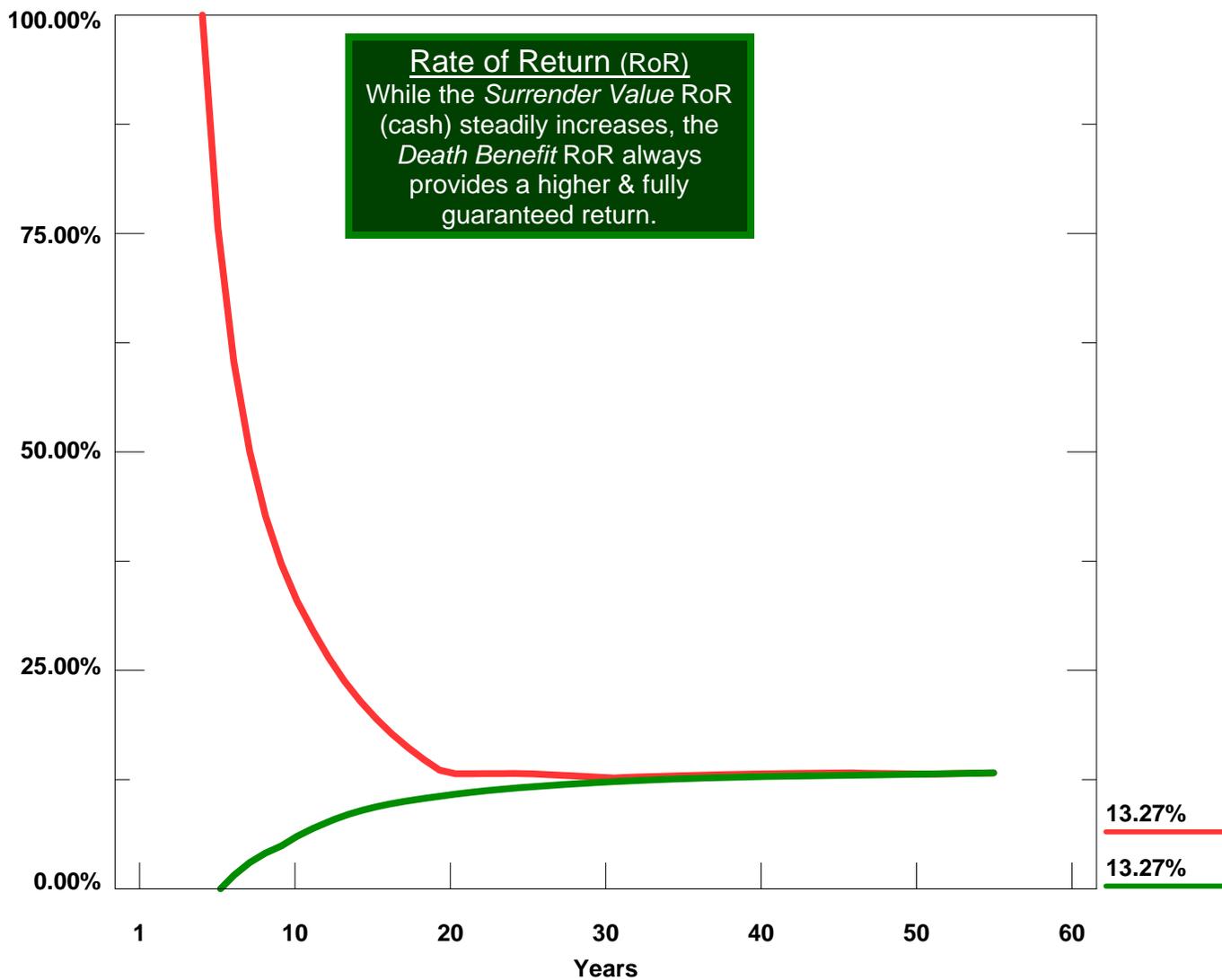
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Indexed Plan - Max Accelerated Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

55 Year Analysis



At Year 55

Surrender Value Pre-Tax Equivalent Rate of Return ■ 13.27%

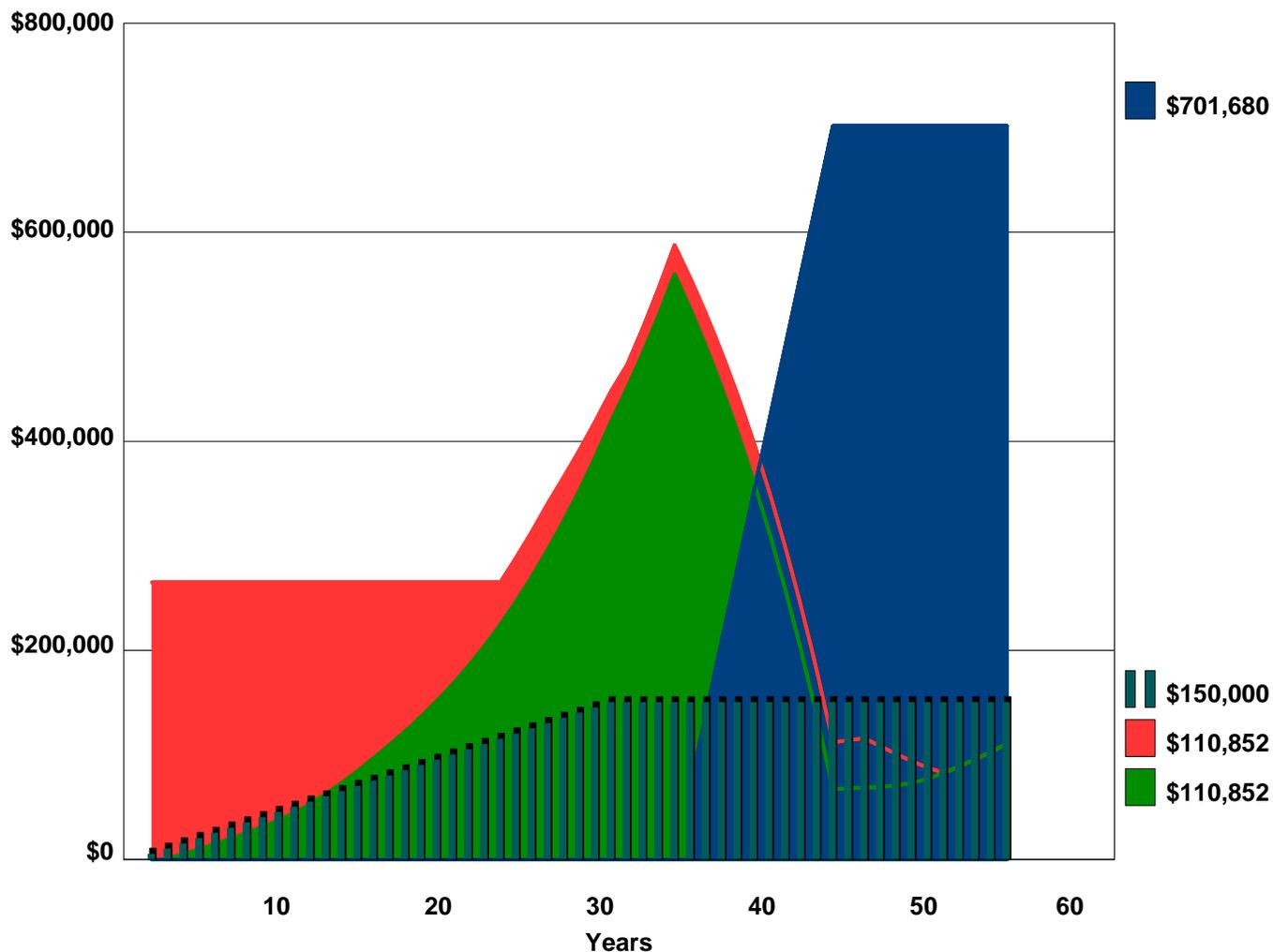
Death Benefit Pre-Tax Equivalent Rate of Return ■ 13.27%

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

55 Year Analysis



At Year 55	
Cumulative Policy Premiums	\$150,000
Cumulative Policy Loans ¹	\$701,680
Surrender Value	\$110,852
Death Benefit	\$110,852

¹For Tax Free Spending .

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

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 265,000		
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	45	5,000	0	3,804	0	265,000	
2	46	5,000	0	7,775	633	265,000	
3	47	5,000	0	11,959	4,963	265,000	
4	48	5,000	0	16,371	9,667	265,000	
5	49	5,000	0	21,031	14,618	265,000	
6	50	5,000	0	25,929	19,807	265,000	
7	51	5,000	0	31,112	25,282	265,000	
8	52	5,000	0	36,631	31,239	265,000	
9	53	5,000	0	42,538	37,583	265,000	
10	54	5,000	0	48,834	44,315	265,000	
11	55	5,000	0	57,141	53,206	265,000	
12	56	5,000	0	66,087	62,881	265,000	
13	57	5,000	0	75,724	73,247	265,000	
14	58	5,000	0	86,133	84,530	265,000	
15	59	5,000	0	97,354	96,625	265,000	
16	60	5,000	0	109,434	109,434	265,000	
17	61	5,000	0	122,432	122,432	265,000	
18	62	5,000	0	136,429	136,429	265,000	
19	63	5,000	0	151,501	151,501	265,000	
20	64	5,000	0	167,738	167,738	265,000	
21	65	5,000	0	185,254	185,254	265,000	
22	66	5,000	0	204,175	204,175	265,000	
23	67	5,000	0	224,626	224,626	265,059	
24	68	5,000	0	246,737	246,737	288,682	
25	69	5,000	0	270,483	270,483	313,761	
26	70	5,000	0	295,980	295,980	340,377	
27	71	5,000	0	323,397	323,397	365,439	
28	72	5,000	0	352,900	352,900	391,719	
29	73	5,000	0	384,661	384,661	419,281	
30	74	5,000	0	418,879	418,879	448,201	
		150,000	0				

Flexible Premiums.
 Example Age 74 to stop premiums.
 You can stop paying premiums sooner, pay longer, pay less, stop and re-start.

30 Year Summary

Cum. Payments	150,000
Cum. Policy Loan Proceeds	0
Surrender Value	418,879
Death Benefit	448,201

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Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

Illustration of Values of Builder IUL7 - Guideline Premium Test

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
		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 265,000	
31	75	0	0	450,405	450,405	472,926
32	76	0	0	484,266	484,266	508,479
33	77	0	0	520,620	520,620	546,651
34	78	0	0	559,640	559,640	587,622
35	79	0	70,168	598,252	525,979	555,892
36	80	0	70,168	636,299	489,585	521,400
37	81	0	70,168	673,613	450,224	483,905
38	82	0	70,168	710,012	407,648	443,149
39	83	0	70,168	745,289	361,581	398,846
40	84	0	70,168	779,215	311,724	350,685
41	85	0	70,168	811,537	257,748	298,325
42	86	0	70,168	841,927	199,250	241,347
43	87	0	70,168	870,067	135,837	179,340
44	88	0	70,168	895,624	67,094	111,876
45	89	0	0	921,451	68,065	114,138
46	90	0	0	947,540	68,553	115,930
47	91	0	0	974,771	69,414	108,405
48	92	0	0	1,003,402	70,885	100,987
49	93	0	0	1,033,789	73,297	93,972
50	94	0	0	1,066,405	77,097	87,761
51	95	0	0	1,101,879	82,892	82,892
52	96	0	0	1,138,686	89,130	89,130
53	97	0	0	1,176,888	95,845	95,845
54	98	0	0	1,216,547	103,072	103,072
55	99	0	0	1,257,731	110,852	110,852

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

150,000 701,680

\$1,349,384
Pre-Tax Earnings Equivalent

55 Year Summary

Cum. Payments	150,000
Cum. Policy Loan Proceeds	701,680
Surrender Value	110,852
Death Benefit	110,852

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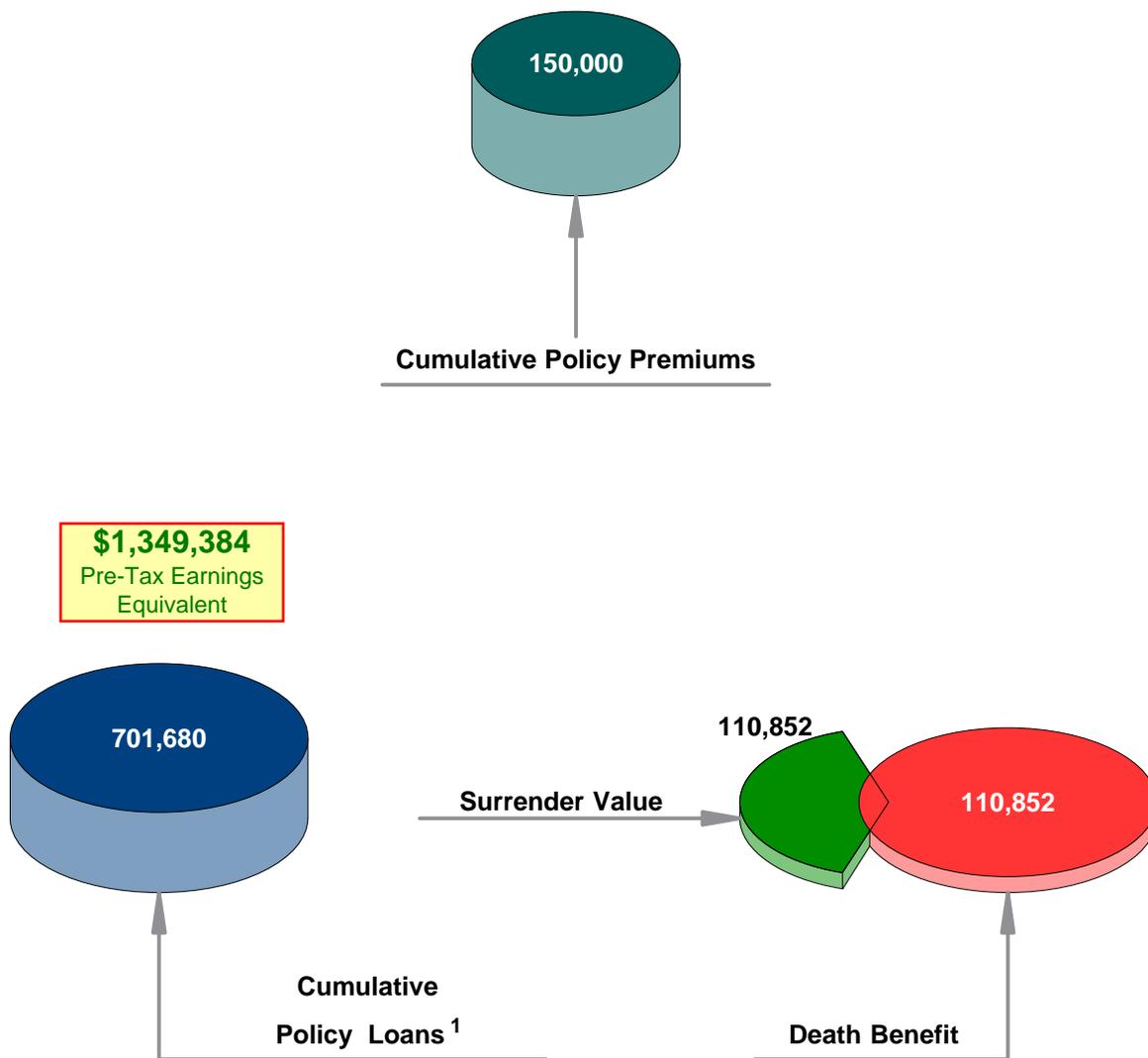
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Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

A Look at Year 55



¹For Tax Free Spending .

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

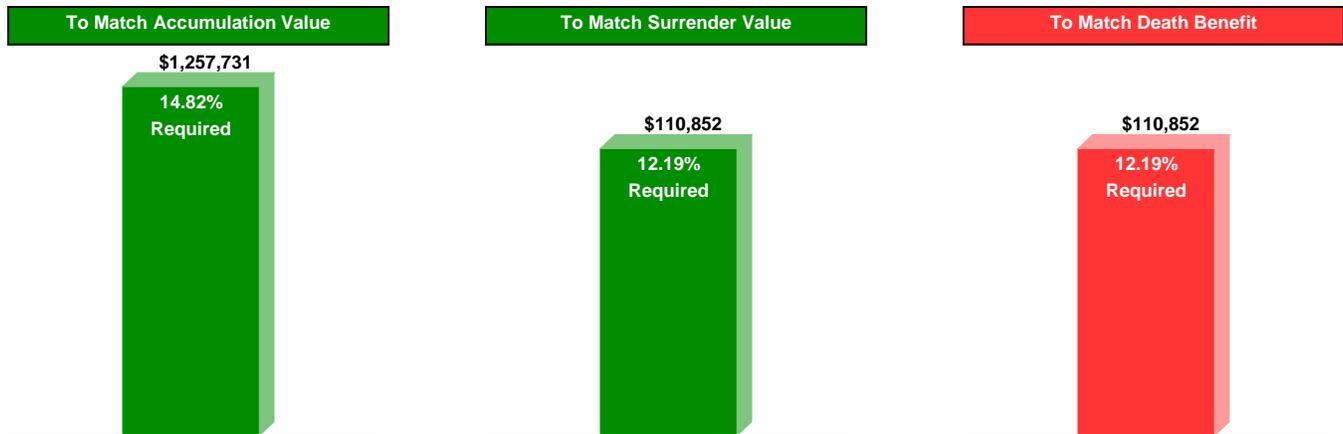
Insured: Sample Z-A45male

Matching Policy Values at Age 99 (Year 55)

Male Age 45	Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 265,000
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Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 55 Years.

	Hypothetical Taxable Alternative
To match Accumulation Value of: \$1,257,731	14.82%
To match Surrender Value of: \$110,852	12.19%
To match Death Benefit of: \$110,852	12.19%



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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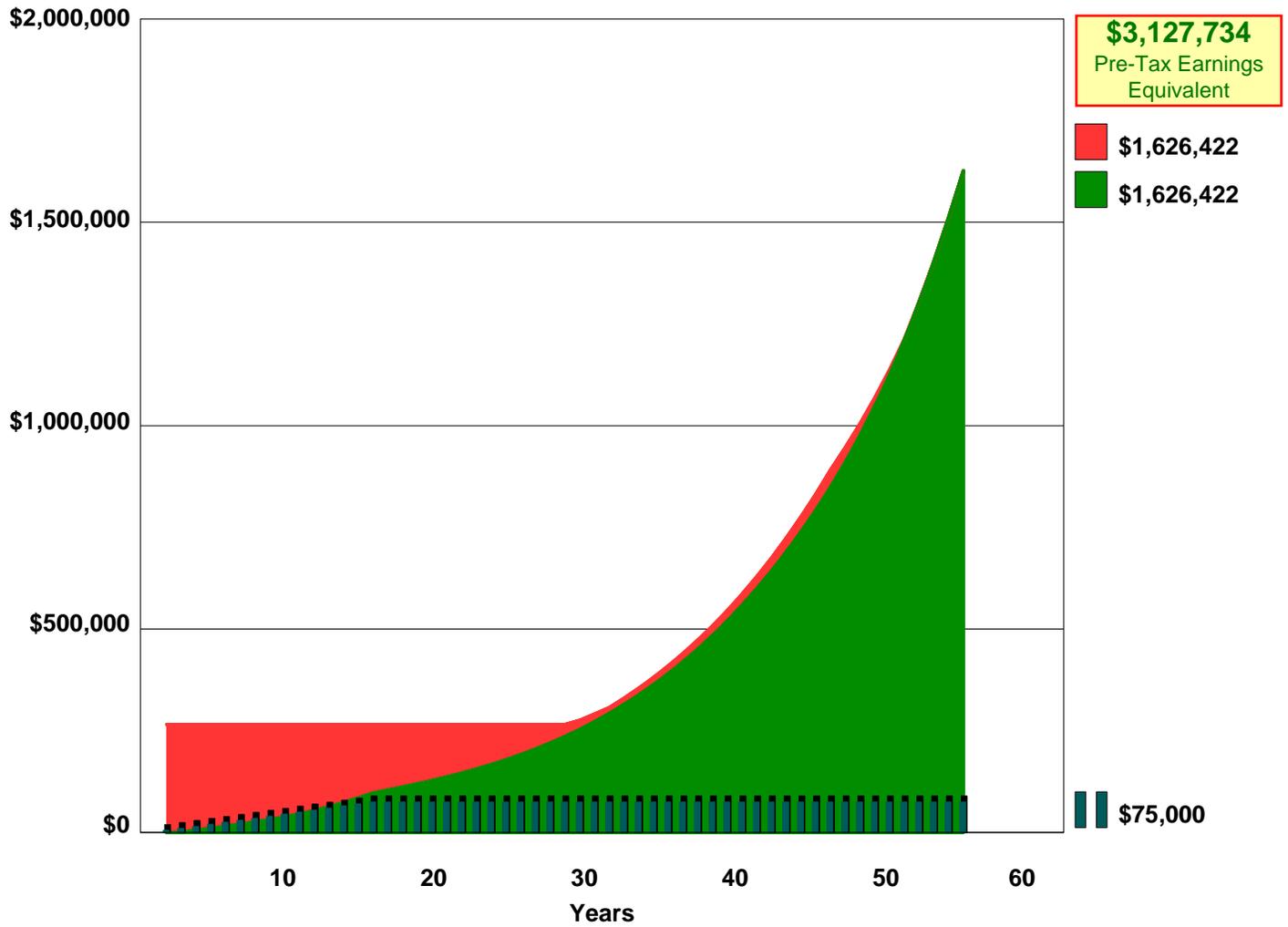
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Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A45male

55 Year Analysis



At Year 55

Cumulative Net Payments	\$75,000
Surrender Value	\$1,626,422
Death Benefit	\$1,626,422

Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A45male

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 265,000

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	45	5,000	3,804	3,804	0	265,000
2	46	5,000	3,971	7,775	633	265,000
3	47	5,000	4,184	11,959	4,963	265,000
4	48	5,000	4,412	16,371	9,667	265,000
5	49	5,000	4,660	21,031	14,618	265,000
6	50	5,000	4,898	25,929	19,807	265,000
7	51	5,000	5,183	31,112	25,282	265,000
8	52	5,000	5,519	36,631	31,239	265,000
9	53	5,000	5,907	42,538	37,583	265,000
10	54	5,000	6,296	48,834	44,315	265,000
11	55	5,000	8,307	57,141	53,206	265,000
12	56	5,000	8,946	66,087	62,881	265,000
13	57	5,000	9,637	75,724	73,247	265,000
14	58	5,000	10,409	86,133	84,530	265,000
15	59	5,000	11,221	97,354	96,625	265,000
16	60	0	6,678	104,032	104,032	265,000
17	61	0	7,158	111,190	111,190	265,000
18	62	0	7,679	118,869	118,869	265,000
19	63	0	8,233	127,102	127,102	265,000
20	64	0	8,820	135,922	135,922	265,000
21	65	0	9,468	145,390	145,390	265,000
22	66	0	10,179	155,569	155,569	265,000
23	67	0	10,936	166,505	166,505	265,000
24	68	0	11,761	178,266	178,266	265,000
25	69	0	12,669	190,935	190,935	265,000
26	70	0	13,664	204,599	204,599	265,000
27	71	0	14,780	219,379	219,379	265,000
28	72	0	16,033	235,412	235,412	265,000
29	73	0	17,435	252,847	252,847	275,603
30	74	0	18,925	271,772	271,772	290,796
		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	271,772
Death Benefit	290,796

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Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A45male

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 265,000		
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	75	0	20,421	292,193	292,193	306,803	
32	76	0	21,933	314,126	314,126	329,832	
33	77	0	23,548	337,674	337,674	354,558	
34	78	0	25,274	362,948	362,948	381,096	
35	79	0	27,122	390,070	390,070	409,573	
36	80	0	29,087	419,157	419,157	440,115	
37	81	0	31,183	450,340	450,340	472,857	
38	82	0	33,419	483,759	483,759	507,947	
39	83	0	35,795	519,554	519,554	545,532	
40	84	0	38,321	557,875	557,875	585,769	
41	85	0	40,998	598,873	598,873	628,817	
42	86	0	43,796	642,669	642,669	674,802	
43	87	0	46,744	689,413	689,413	723,884	
44	88	0	49,855	739,268	739,268	776,231	
45	89	0	53,092	792,360	792,360	831,977	
46	90	0	56,537	848,897	848,897	891,342	
47	91	0	60,992	909,889	909,889	946,284	
48	92	0	65,995	975,884	975,884	1,005,161	
49	93	0	71,689	1,047,573	1,047,573	1,068,525	
50	94	0	78,257	1,125,830	1,125,830	1,137,088	
51	95	0	85,940	1,211,770	1,211,770	1,211,770	
52	96	0	92,508	1,304,278	1,304,278	1,304,278	
53	97	0	99,578	1,403,856	1,403,856	1,403,856	
54	98	0	107,187	1,511,043	1,511,043	1,511,043	
55	99	0	115,379	1,626,422	1,626,422	1,626,422	

75,000

55 Year Summary

Cum. Payments	75,000
Surrender Value	1,626,422
Death Benefit	1,626,422

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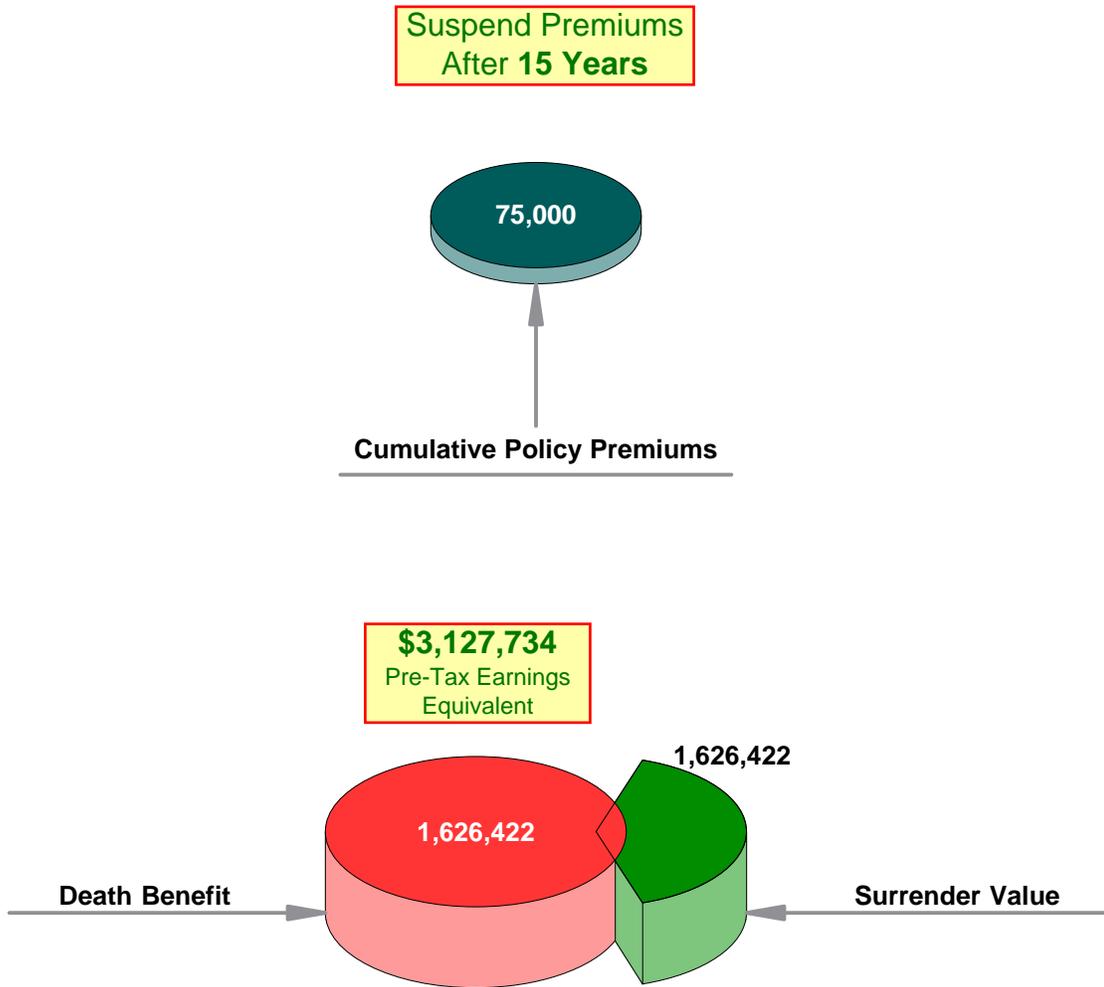
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Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A45male

A Look at Year 55

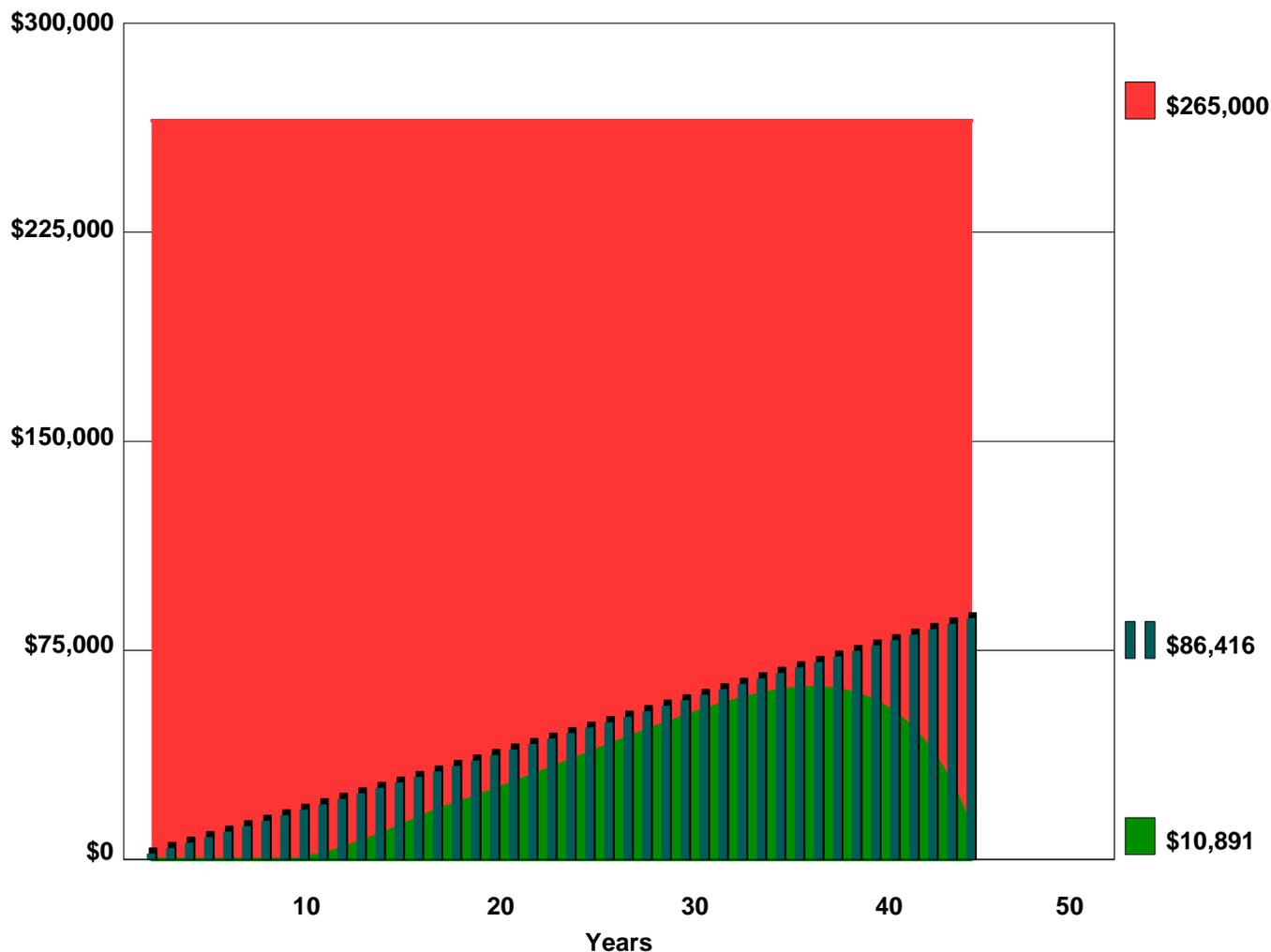


Indexed Plan - Minimum Contract Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

44 Year Analysis



At Year 44

Cumulative Net Payments	\$86,416
Surrender Value	\$10,891
Death Benefit	\$265,000

Indexed Plan - Minimum No Lapse Contract Premium

Presented By: Robert J. Moody

Insured: Sample Z-A45male

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 1,964	Initial Death Benefit 265,000	
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	45	1,964	722	722	0	265,000
2	46	1,964	677	1,399	0	265,000
3	47	1,964	660	2,059	0	265,000
4	48	1,964	644	2,703	0	265,000
5	49	1,964	625	3,328	0	265,000
6	50	1,964	575	3,903	0	265,000
7	51	1,964	553	4,456	0	265,000
8	52	1,964	560	5,016	0	265,000
9	53	1,964	600	5,616	660	265,000
10	54	1,964	610	6,226	1,708	265,000
11	55	1,964	1,631	7,857	3,922	265,000
12	56	1,964	1,729	9,586	6,380	265,000
13	57	1,964	1,838	11,424	8,946	265,000
14	58	1,964	1,984	13,408	11,805	265,000
15	59	1,964	2,113	15,521	14,793	265,000
16	60	1,964	2,223	17,744	17,744	265,000
17	61	1,964	2,313	20,057	20,057	265,000
18	62	1,964	2,412	22,469	22,469	265,000
19	63	1,964	2,492	24,961	24,961	265,000
20	64	1,964	2,551	27,512	27,512	265,000
21	65	1,964	2,619	30,131	30,131	265,000
22	66	1,964	2,696	32,827	32,827	265,000
23	67	1,964	2,725	35,552	35,552	265,000
24	68	1,964	2,735	38,287	38,287	265,000
25	69	1,964	2,723	41,010	41,010	265,000
26	70	1,964	2,663	43,673	43,673	265,000
27	71	1,964	2,603	46,276	46,276	265,000
28	72	1,964	2,545	48,821	48,821	265,000
29	73	1,964	2,436	51,257	51,257	265,000
30	74	1,964	2,300	53,557	53,557	265,000
		58,920				

30 Year Summary

Cum. Payments	58,920
Surrender Value	53,557
Death Benefit	265,000

*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-A45male

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 1,964 Initial Death Benefit 265,000

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	75	1,964	2,182	55,739	55,739	265,000
32	76	1,964	1,959	57,698	57,698	265,000
33	77	1,964	1,647	59,345	59,345	265,000
34	78	1,964	1,237	60,582	60,582	265,000
35	79	1,964	765	61,347	61,347	265,000
36	80	1,964	125	61,472	61,472	265,000
37	81	1,964	-660	60,812	60,812	265,000
38	82	1,964	-1,589	59,223	59,223	265,000
39	83	1,964	-2,741	56,482	56,482	265,000
40	84	1,964	-4,163	52,319	52,319	265,000
41	85	1,964	-5,938	46,381	46,381	265,000
42	86	1,964	-8,430	37,951	37,951	265,000
43	87	1,964	-11,569	26,382	26,382	265,000
44	88	1,964	-15,491	10,891	10,891	265,000



86,416

44 Year Summary

Cum. Payments	86,416
Surrender Value	10,891
Death Benefit	265,000

*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.

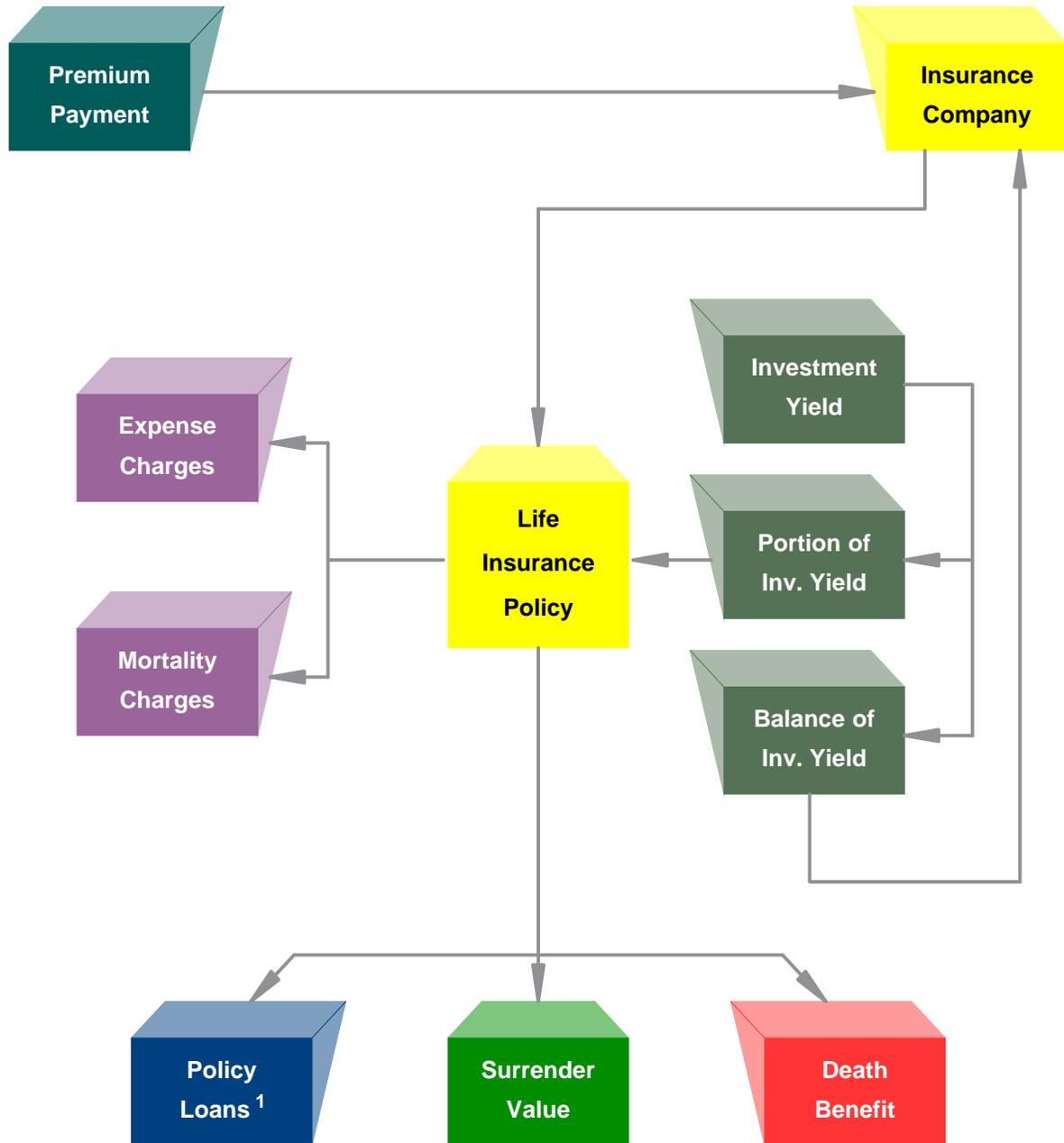
This is an illustration, not a contract.

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.