

Indexed Life - Savings & Retirement Plan, Summary & Illustration

For: Sample



Presented By:

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Representing:

RWM - Independent Insurance Brokers

Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30maleMEC

Preface

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

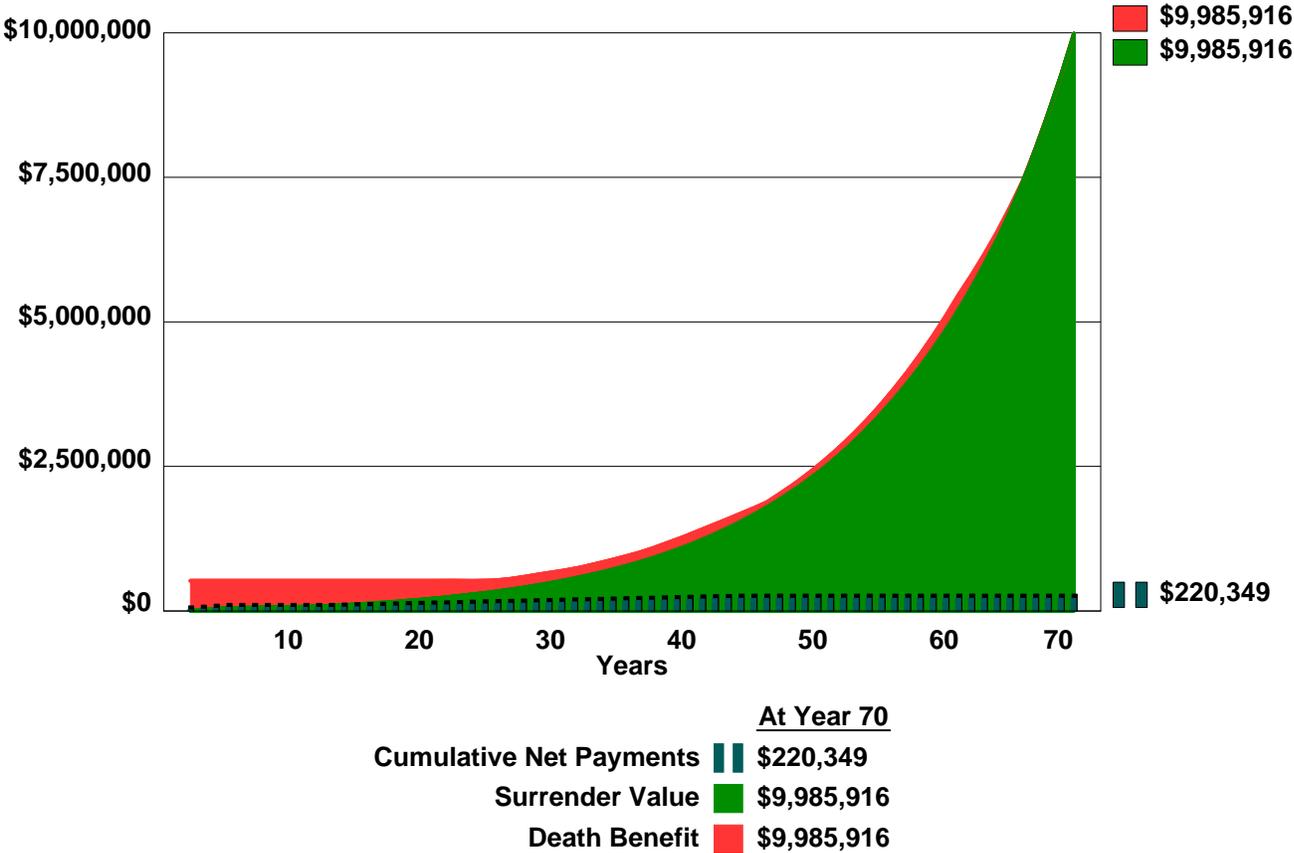
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits.

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 Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30maleMEC

Illustration of Values of Builder IUL8 - 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 IUL8 - Interest Rate 7.00%	Initial Payment 15,156	Initial Death Benefit 522,000	
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	30	15,156	14,029	14,029	4,633	522,000
2	31	15,156	14,983	29,012	19,804	522,000
3	32	15,156	15,886	44,898	35,878	522,000
4	33	14,131	15,929	60,827	52,183	522,000
5	34	0	2,676	63,503	55,235	522,000
6	35	0	2,858	66,361	58,468	522,000
7	36	0	2,998	69,359	61,843	522,000
8	37	0	3,258	72,617	65,664	522,000
9	38	0	3,480	76,097	69,707	522,000
10	39	0	3,663	79,760	73,935	522,000
11	40	0	5,469	85,229	80,155	522,000
12	41	494	6,425	91,654	87,520	522,000
13	42	5,008	11,788	103,442	100,247	522,000
14	43	5,008	12,703	116,145	114,078	522,000
15	44	5,008	13,689	129,834	128,895	522,000
16	45	5,008	14,706	144,540	144,540	522,000
17	46	5,008	15,803	160,343	160,343	522,000
18	47	5,008	17,035	177,378	177,378	522,000
19	48	5,008	18,401	195,779	195,779	522,000
20	49	5,008	19,832	215,611	215,611	522,000
21	50	5,008	21,337	236,948	236,948	522,000
22	51	5,008	22,965	259,913	259,913	522,000
23	52	5,008	24,725	284,638	284,638	522,000
24	53	5,008	26,600	311,238	311,238	522,000
25	54	5,008	28,634	339,872	339,872	533,599
26	55	5,008	30,820	370,692	370,692	556,039
27	56	5,008	33,127	403,819	403,819	589,575
28	57	5,008	35,599	439,418	439,418	623,973
29	58	5,008	38,268	477,686	477,686	659,206
30	59	5,008	41,150	518,836	518,836	695,241
		150,237				

30 Year Summary

Cum. Payments	150,237
Surrender Value	518,836
Death Benefit	695,241

*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 Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30maleMEC

Illustration of Values of Builder IUL8 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL8 - Interest Rate 7.00%	Initial Payment 15,156	Initial Death Benefit 522,000	
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	60	5,008	44,229	563,065	563,065	731,985
32	61	5,008	47,524	610,589	610,589	781,554
33	62	5,008	51,036	661,625	661,625	833,648
34	63	5,008	54,821	716,446	716,446	888,393
35	64	5,008	58,905	775,351	775,351	945,928
36	65	5,008	63,314	838,665	838,665	1,006,397
37	66	5,008	67,984	906,649	906,649	1,078,912
38	67	5,008	73,008	979,657	979,657	1,155,995
39	68	5,008	78,416	1,058,073	1,058,073	1,237,946
40	69	5,008	84,218	1,142,291	1,142,291	1,325,057
41	70	5,008	90,610	1,232,901	1,232,901	1,417,836
42	71	5,008	97,451	1,330,352	1,330,352	1,503,297
43	72	5,008	104,884	1,435,236	1,435,236	1,593,112
44	73	5,008	112,942	1,548,178	1,548,178	1,687,514
45	74	0	116,333	1,664,511	1,664,511	1,781,027
46	75	0	125,522	1,790,033	1,790,033	1,879,534
47	76	0	134,812	1,924,845	1,924,845	2,021,087
48	77	0	144,730	2,069,575	2,069,575	2,173,053
49	78	0	155,322	2,224,897	2,224,897	2,336,142
50	79	0	166,667	2,391,564	2,391,564	2,511,142
51	80	0	178,729	2,570,293	2,570,293	2,698,808
52	81	0	191,602	2,761,895	2,761,895	2,899,989
53	82	0	205,313	2,967,208	2,967,208	3,115,568
54	83	0	219,908	3,187,116	3,187,116	3,346,472
55	84	0	235,394	3,422,510	3,422,510	3,593,635
56	85	0	251,804	3,674,314	3,674,314	3,858,030
57	86	0	268,954	3,943,268	3,943,268	4,140,431
58	87	0	287,021	4,230,289	4,230,289	4,441,804
59	88	0	306,102	4,536,391	4,536,391	4,763,210
60	89	0	325,928	4,862,319	4,862,319	5,105,435
		220,349				

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



60 Year Summary

Cum. Payments	220,349
Surrender Value	4,862,319
Death Benefit	5,105,435

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Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30maleMEC

Illustration of Values of Builder IUL8 - Guideline Premium Test

Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
				Initial Payment 15,156		Initial Death Benefit 522,000
61	90	0	347,089	5,209,408	5,209,408	5,469,878
62	91	0	374,502	5,583,910	5,583,910	5,807,267
63	92	0	405,320	5,989,230	5,989,230	6,168,907
64	93	0	440,381	6,429,611	6,429,611	6,558,203
65	94	0	480,776	6,910,387	6,910,387	6,979,490
66	95	0	527,999	7,438,386	7,438,386	7,438,386
67	96	0	568,350	8,006,736	8,006,736	8,006,736
68	97	0	611,783	8,618,519	8,618,519	8,618,519
69	98	0	658,535	9,277,054	9,277,054	9,277,054
70	99	0	708,862	9,985,916	9,985,916	9,985,916

No insurance mortality cost

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

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.)

220,349

70 Year Summary	
Cum. Payments	220,349
Surrender Value	9,985,916
Death Benefit	9,985,916

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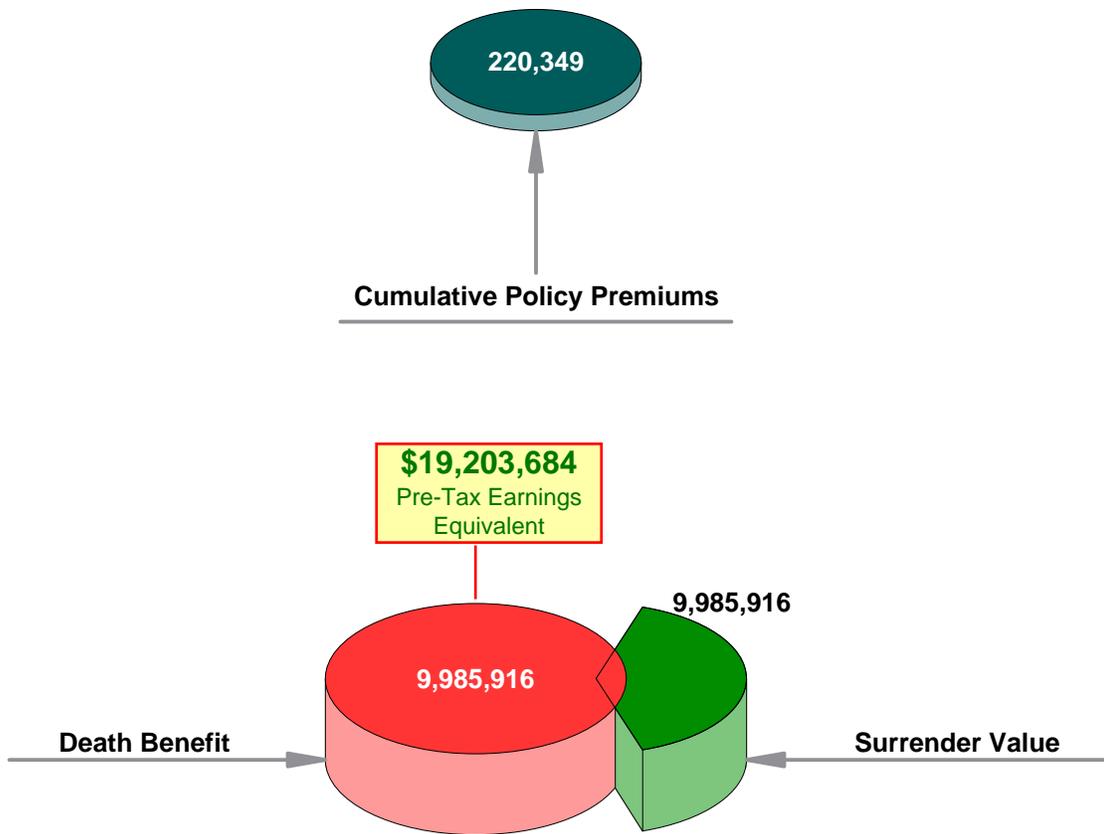
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Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30maleMEC

A Look at Year 70



Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

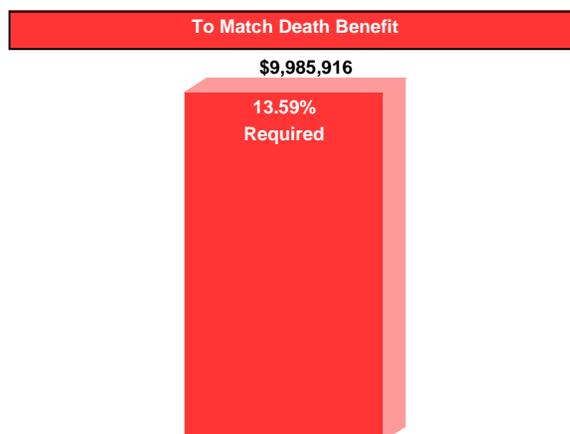
Insured: Sample Z-A30maleMEC

Matching Policy Values at Age 99 (Year 70)

Male Age	Income Tax Rate	Builder IUL8 - Interest Rate	Initial Payment	Initial Death Benefit
30	48.00%	7.00%	15,156	522,000

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL8 - Guideline Premium Test Policy Values over 70 Years.

	Hypothetical Taxable Alternative
To match Surrender Value of: \$9,985,916	13.59%
To match Death Benefit of: \$9,985,916	13.59%



Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
2. Builder IUL8 - 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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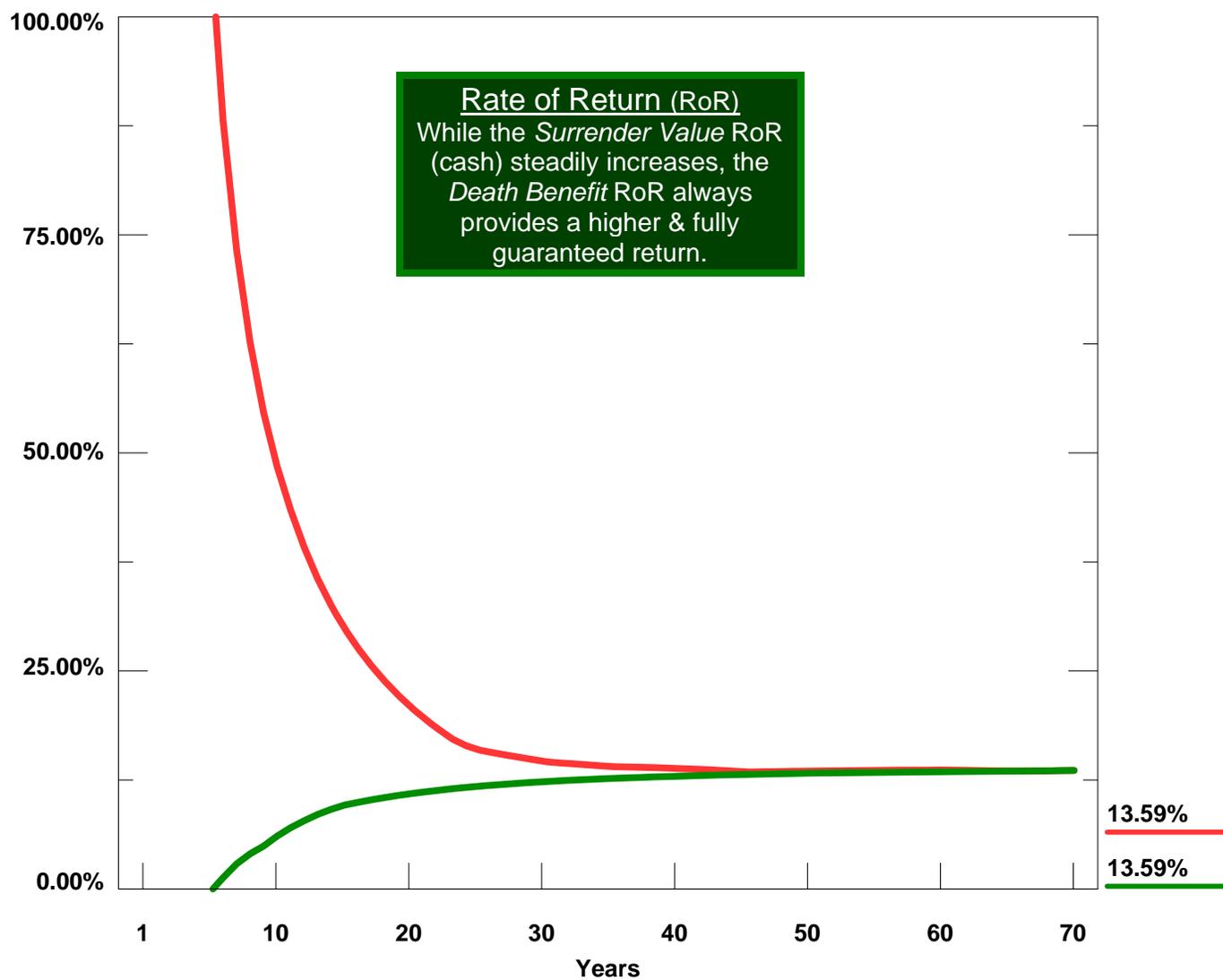
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Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30maleMEC

70 Year Analysis



At Year 70

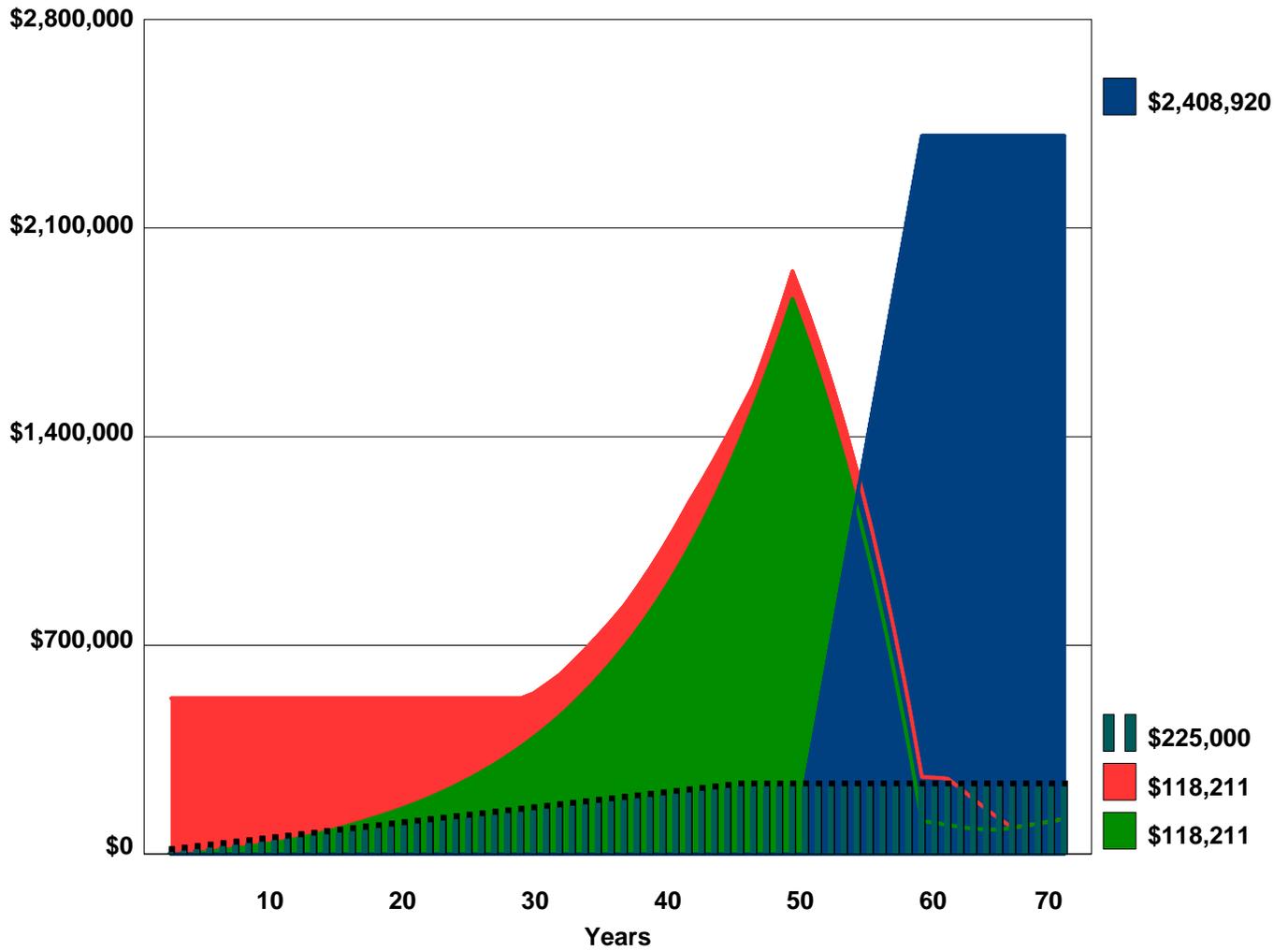
Surrender Value Pre-Tax Equivalent Rate of Return	13.59%
Death Benefit Pre-Tax Equivalent Rate of Return	13.59%

Indexed Plan - Max Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30male

70 Year Analysis



	<u>At Year 70</u>
Cumulative Policy Premiums	\$225,000
Cumulative Policy Loans ¹	\$2,408,920
Surrender Value	\$118,211
Death Benefit	\$118,211

¹For Tax Free Spending .

Indexed Plan - Max Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30male

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 522,000		
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	30	5,000	0	3,725	0	522,000	
2	31	5,000	0	7,704	0	522,000	
3	32	5,000	0	11,830	2,810	522,000	
4	33	5,000	0	16,238	7,594	522,000	
5	34	5,000	0	20,947	12,678	522,000	
6	35	5,000	0	25,977	18,084	522,000	
7	36	5,000	0	31,290	23,773	522,000	
8	37	5,000	0	37,025	30,072	522,000	
9	38	5,000	0	43,152	36,762	522,000	
10	39	5,000	0	49,639	43,813	522,000	
11	40	5,000	0	58,157	53,084	522,000	
12	41	5,000	0	67,337	63,203	522,000	
13	42	5,000	0	77,230	74,035	522,000	
14	43	5,000	0	87,890	85,823	522,000	
15	44	5,000	0	99,378	98,438	522,000	
16	45	5,000	0	111,707	111,707	522,000	
17	46	5,000	0	124,946	124,946	522,000	
18	47	5,000	0	139,216	139,216	522,000	
19	48	5,000	0	154,642	154,642	522,000	
20	49	5,000	0	171,267	171,267	522,000	
21	50	5,000	0	189,144	189,144	522,000	
22	51	5,000	0	208,372	208,372	522,000	
23	52	5,000	0	229,064	229,064	522,000	
24	53	5,000	0	251,301	251,301	522,000	
25	54	5,000	0	275,218	275,218	522,000	
26	55	5,000	0	300,926	300,926	522,000	
27	56	5,000	0	328,586	328,586	522,000	
28	57	5,000	0	358,371	358,371	522,000	
29	58	5,000	0	390,471	390,471	538,850	
30	59	5,000	0	425,066	425,066	569,588	
		150,000	0				

30 Year Summary

Cum. Payments	150,000
Cum. Policy Loan Proceeds	0
Surrender Value	425,066
Death Benefit	569,588

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Indexed Plan - Max Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30male

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 522,000					
		(1)	(2)	(3)	(4)	(5)				
Year	Male Age	Policy Premium	Tax Free Spending Net Loan Proceeds	Year End Accum Value*	Year End Surrender Value*	Death Benefit				
31	60	5,000	0	462,249	462,249	600,923				
32	61	5,000	0	502,202	502,202	642,818				
33	62	5,000	0	545,108	545,108	686,836				
34	63	5,000	0	591,198	591,198	733,085				
35	64	5,000	0	640,721	640,721	781,679				
36	65	5,000	0	693,950	693,950	832,740				
37	66	5,000	0	751,107	751,107	893,817				
38	67	5,000	0	812,489	812,489	958,737				
39	68	5,000	0	878,418	878,418	1,027,749				
40	69	5,000	0	949,225	949,225	1,101,101				
41	70	5,000	0	1,025,405	1,025,405	1,179,216				
42	71	5,000	0	1,107,337	1,107,337	1,251,290				
43	72	5,000	0	1,195,517	1,195,517	1,327,023				
44	73	5,000	0	1,290,469	1,290,469	1,406,611				
45	74	5,000	0	1,392,798	1,392,798	1,490,294				
46	75	0	0	1,497,814	1,497,814	1,572,705				
47	76	0	0	1,610,602	1,610,602	1,691,132				
48	77	0	0	1,731,689	1,731,689	1,818,273				
49	78	0	0	1,861,637	1,861,637	1,954,719				
50	79	0	240,892	1,989,889	1,741,770	1,841,264				
51	80	0	240,892	2,115,872	1,612,190	1,717,984				
52	81	0	240,892	2,238,998	1,472,088	1,584,038				
53	82	0	240,892	2,358,609	1,320,573	1,438,503				
54	83	0	240,892	2,473,982	1,156,686	1,280,385				
55	84	0	240,892	2,584,294	979,361	1,108,575				
56	85	0	240,892	2,688,646	787,445	921,877				
57	86	0	240,892	2,785,888	579,533	718,827				
58	87	0	240,892	2,874,909	354,244	497,990				
59	88	0	240,892	2,954,552	110,148	257,876				
60	89	0	0	3,034,571	104,835	256,564				
		225,000	2,408,920							

Flexible Premiums.
Example Age 74 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	225,000
Cum. Policy Loan Proceeds	2,408,920
Surrender Value	104,835
Death Benefit	256,564

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Indexed Plan - Max Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30male

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 522,000	
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
61	90	0	0	3,114,942	97,314	253,061
62	91	0	0	3,198,560	90,403	218,345
63	92	0	0	3,286,240	84,838	183,426
64	93	0	0	3,379,086	81,642	149,224
65	94	0	0	3,478,564	82,198	116,983
66	95	0	0	3,586,638	88,380	88,380
67	96	0	0	3,698,241	95,036	95,036
68	97	0	0	3,813,501	102,200	102,200
69	98	0	0	3,932,551	109,911	109,911
70	99	0	0	4,055,531	118,211	118,211

225,000

2,408,920

\$4,632,538

Pre-Tax Earnings
Equivalent

70 Year Summary

Cum. Payments	225,000
Cum. Policy Loan Proceeds	2,408,920
Surrender Value	118,211
Death Benefit	118,211

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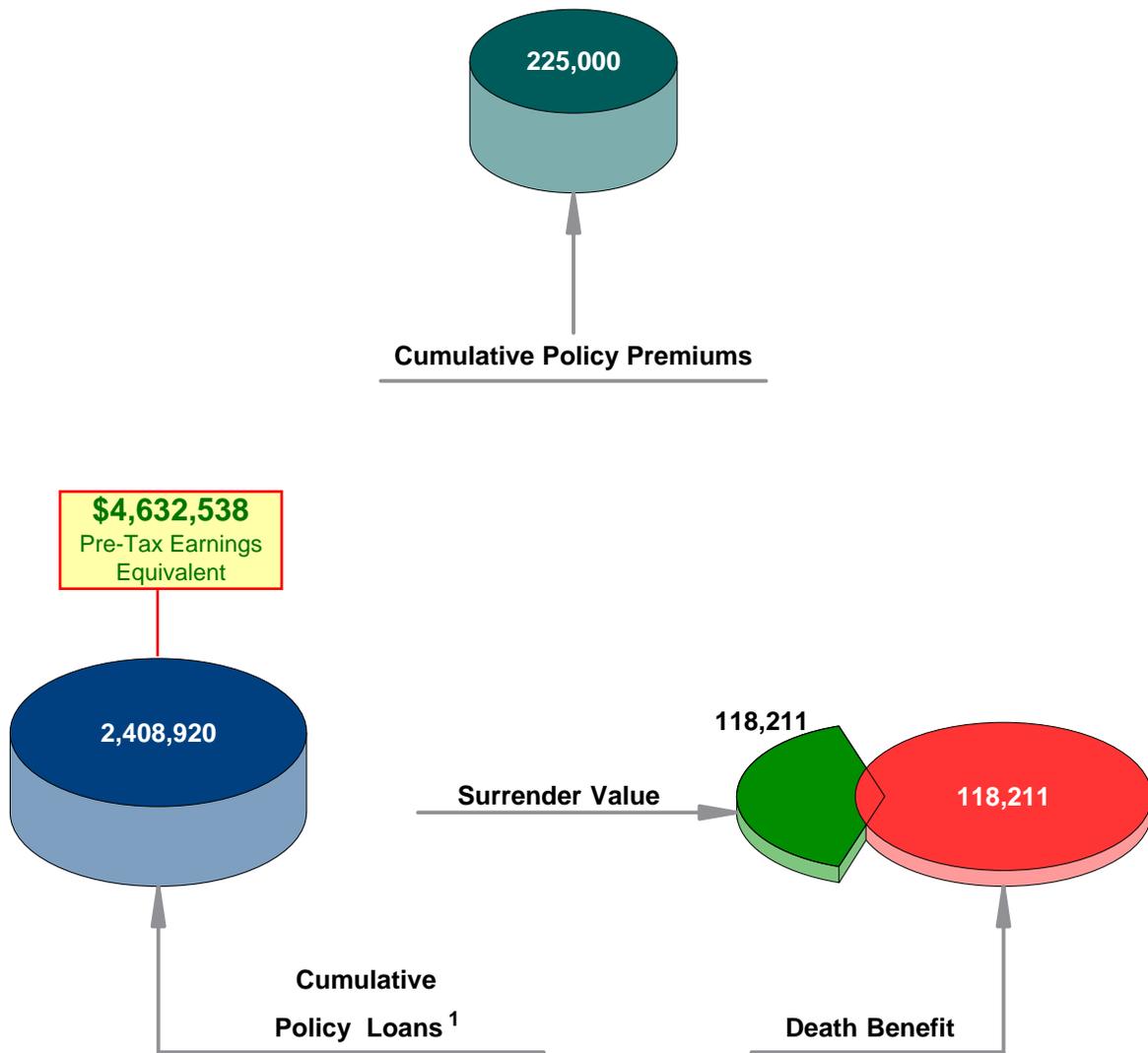
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Indexed Plan - Max Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30male

A Look at Year 70



¹For Tax Free Spending .

Indexed Plan - Max Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30male

Matching Policy Values at Age 99 (Year 70)

Male	Income	Builder IUL7 -	Initial	Initial
Age	Tax Rate	Interest Rate	Payment	Death Benefit
30	48.00%	7.00%	5,000	522,000

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 70 Years.

	Hypothetical Taxable Alternative
To match Accumulation Value of: \$4,055,531	14.91%
To match Surrender Value of: \$118,211	13.03%
To match Death Benefit of: \$118,211	13.03%



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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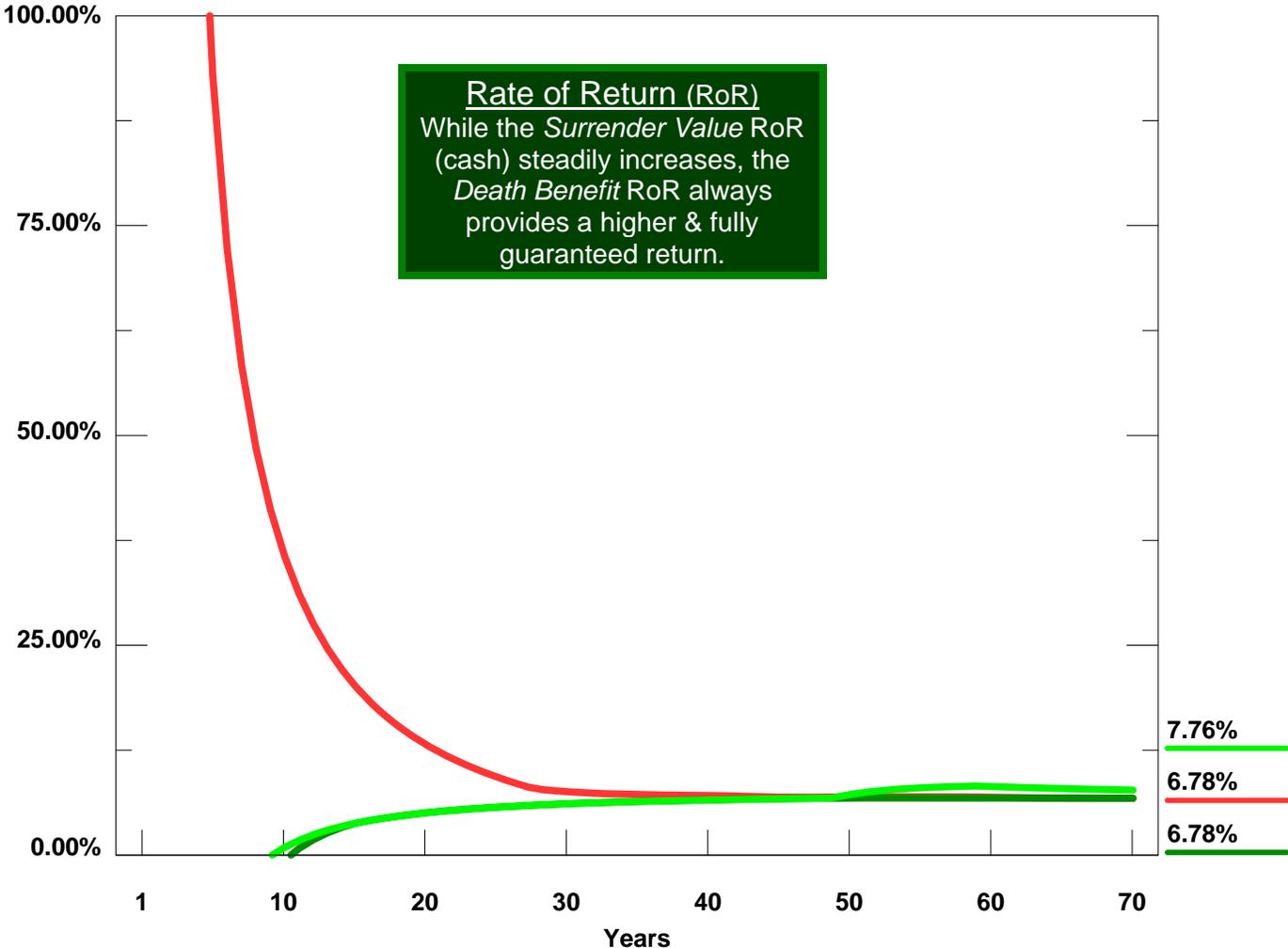
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Indexed Plan - Max Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A30male

70 Year Analysis



At Year 70

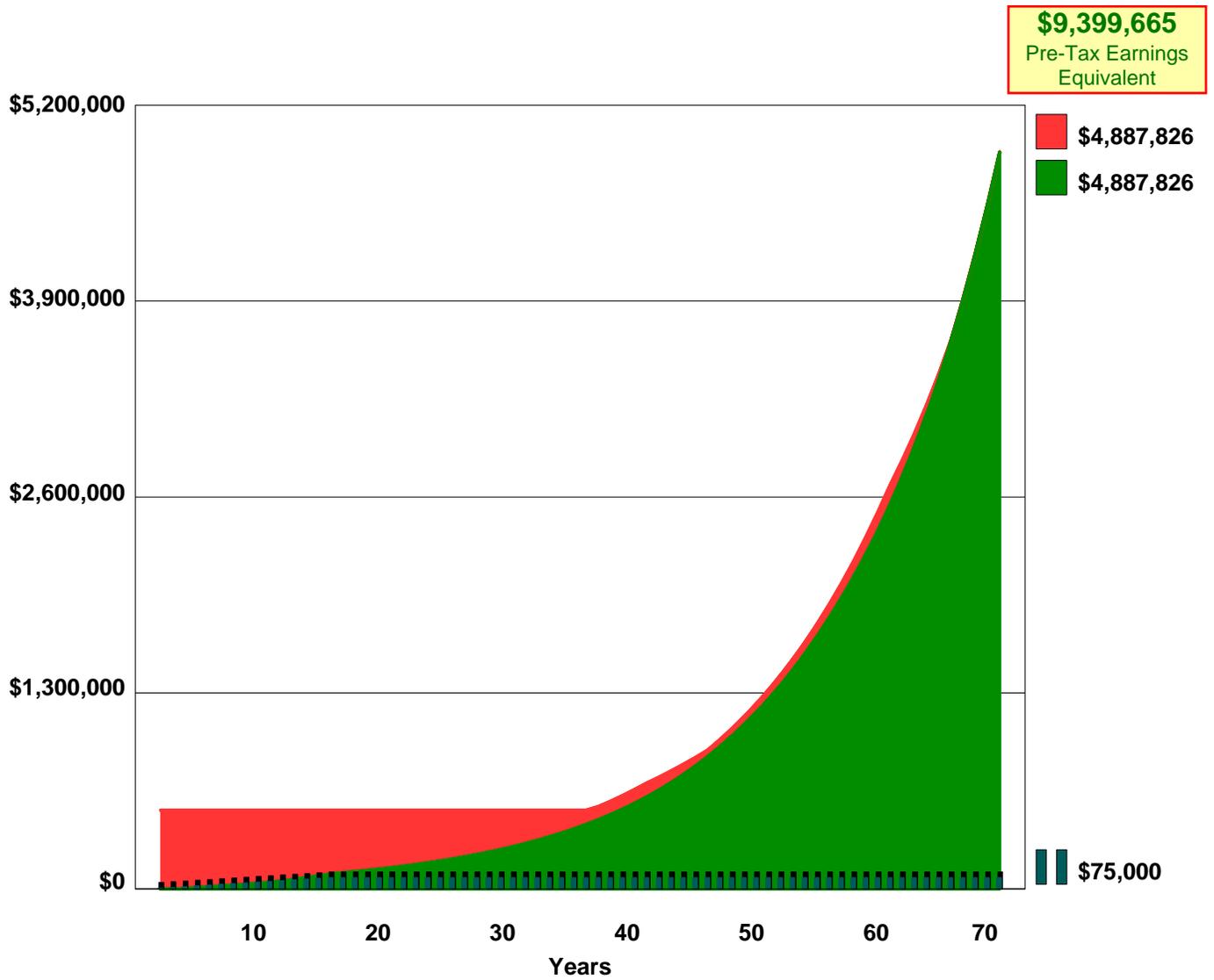
Accum Value Net Rate of Return	7.76%
Surrender Value Net Rate of Return	6.78%
Death Benefit Net Rate of Return	6.78%

Indexed Plan - Suspend Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A30male

70 Year Analysis



	At Year 70
Cumulative Net Payments	\$75,000
Surrender Value	\$4,887,826
Death Benefit	\$4,887,826

Indexed Plan - Suspend Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A30male

Illustration of Values of Builder IUL8 - Guideline Premium Test

**Suspend Premiums
After 15 Years**

Income Tax Rate 48.00% Builder IUL8 - Interest Rate 7.00% Initial Payment 5,000 Initial Death Benefit 522,000

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	30	5,000	3,725	3,725	0	522,000
2	31	5,000	3,979	7,704	0	522,000
3	32	5,000	4,126	11,830	2,810	522,000
4	33	5,000	4,408	16,238	7,594	522,000
5	34	5,000	4,709	20,947	12,678	522,000
6	35	5,000	5,030	25,977	18,084	522,000
7	36	5,000	5,313	31,290	23,773	522,000
8	37	5,000	5,735	37,025	30,072	522,000
9	38	5,000	6,127	43,152	36,762	522,000
10	39	5,000	6,487	49,639	43,813	522,000
11	40	5,000	8,518	58,157	53,084	522,000
12	41	5,000	9,180	67,337	63,203	522,000
13	42	5,000	9,893	77,230	74,035	522,000
14	43	5,000	10,660	87,890	85,823	522,000
15	44	5,000	11,488	99,378	98,438	522,000
16	45	0	6,940	106,318	106,318	522,000
17	46	0	7,430	113,748	113,748	522,000
18	47	0	8,009	121,757	121,757	522,000
19	48	0	8,680	130,437	130,437	522,000
20	49	0	9,355	139,792	139,792	522,000
21	50	0	10,037	149,829	149,829	522,000
22	51	0	10,773	160,602	160,602	522,000
23	52	0	11,570	172,172	172,172	522,000
24	53	0	12,389	184,561	184,561	522,000
25	54	0	13,279	197,840	197,840	522,000
26	55	0	14,205	212,045	212,045	522,000
27	56	0	15,215	227,260	227,260	522,000
28	57	0	16,315	243,575	243,575	522,000
29	58	0	17,514	261,089	261,089	522,000
30	59	0	18,821	279,910	279,910	522,000
		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	279,910
Death Benefit	522,000

*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 - Suspend Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A30male

Illustration of Values of Builder IUL8 - Guideline Premium Test

Suspend Premiums
After 15 Years

		Income Tax Rate 48.00%	Builder IUL8 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 522,000	
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	60	0	20,188	300,098	300,098	522,000
32	61	0	21,717	321,815	321,815	522,000
33	62	0	23,340	345,155	345,155	522,000
34	63	0	25,131	370,286	370,286	522,000
35	64	0	27,105	397,391	397,391	522,000
36	65	0	29,280	426,671	426,671	522,000
37	66	0	31,671	458,342	458,342	545,427
38	67	0	34,140	492,482	492,482	581,129
39	68	0	36,667	529,149	529,149	619,105
40	69	0	39,379	568,528	568,528	659,492
41	70	0	42,371	610,899	610,899	702,533
42	71	0	45,571	656,470	656,470	741,811
43	72	0	49,051	705,521	705,521	783,128
44	73	0	52,824	758,345	758,345	826,596
45	74	0	56,935	815,280	815,280	872,350
46	75	0	61,432	876,712	876,712	920,547
47	76	0	65,978	942,690	942,690	989,824
48	77	0	70,832	1,013,522	1,013,522	1,064,199
49	78	0	76,017	1,089,539	1,089,539	1,144,016
50	79	0	81,568	1,171,107	1,171,107	1,229,662
51	80	0	87,472	1,258,579	1,258,579	1,321,508
52	81	0	93,771	1,352,350	1,352,350	1,419,968
53	82	0	100,482	1,452,832	1,452,832	1,525,473
54	83	0	107,624	1,560,456	1,560,456	1,638,479
55	84	0	115,204	1,675,660	1,675,660	1,759,443
56	85	0	123,234	1,798,894	1,798,894	1,888,839
57	86	0	131,627	1,930,521	1,930,521	2,027,047
58	87	0	140,470	2,070,991	2,070,991	2,174,540
59	88	0	149,806	2,220,797	2,220,797	2,331,837
60	89	0	159,510	2,380,307	2,380,307	2,499,323
		75,000				

60 Year Summary

Cum. Payments	75,000
Surrender Value	2,380,307
Death Benefit	2,499,323

*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 Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A30male

Illustration of Values of Builder IUL8 - Guideline Premium Test

Suspend Premiums
After 15 Years

		Income Tax Rate 48.00%	Builder IUL8 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 522,000	
Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
61	90	0	169,866	2,550,173	2,550,173	2,677,681
62	91	0	183,282	2,733,455	2,733,455	2,842,793
63	92	0	198,364	2,931,819	2,931,819	3,019,774
64	93	0	215,525	3,147,344	3,147,344	3,210,290
65	94	0	235,294	3,382,638	3,382,638	3,416,464
66	95	0	258,407	3,641,045	3,641,045	3,641,045
67	96	0	278,155	3,919,200	3,919,200	3,919,200
68	97	0	299,411	4,218,611	4,218,611	4,218,611
69	98	0	322,293	4,540,904	4,540,904	4,540,904
70	99	0	346,922	4,887,826	4,887,826	4,887,826

75,000

70 Year Summary

Cum. Payments	75,000
Surrender Value	4,887,826
Death Benefit	4,887,826

*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.

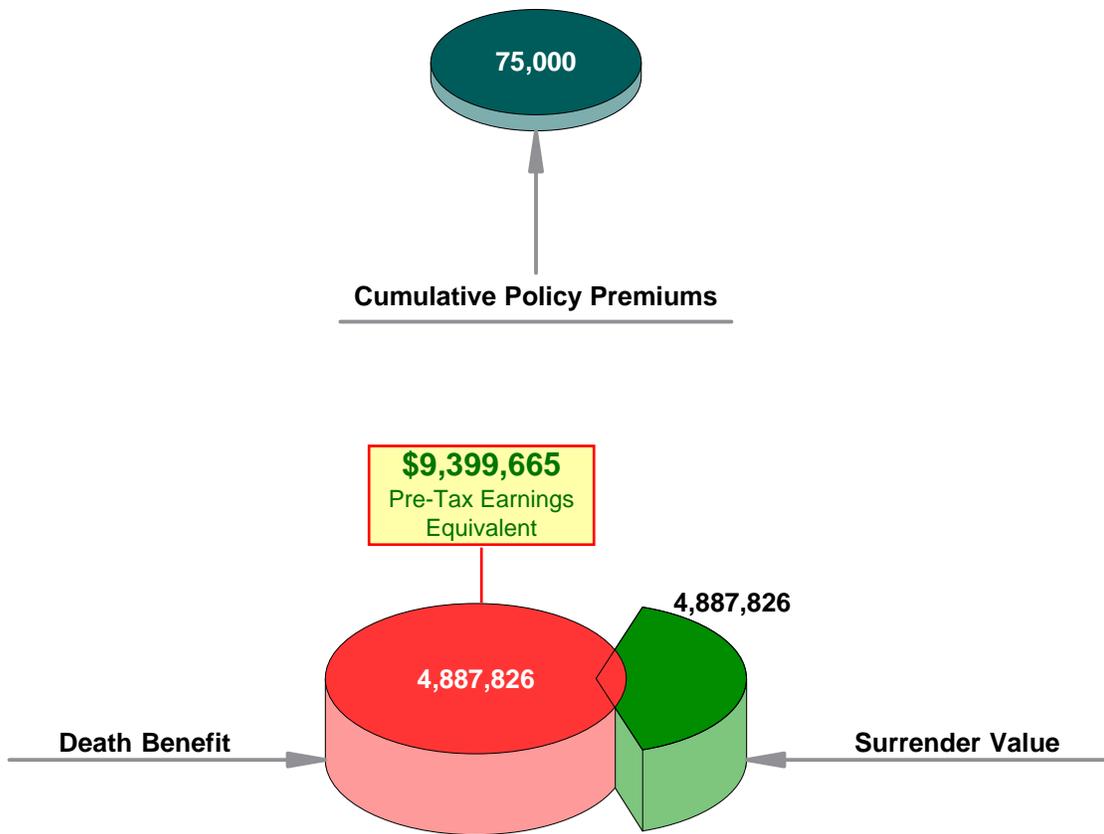
This is an illustration, not a contract.

Indexed Plan - Suspend Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A30male

A Look at Year 70

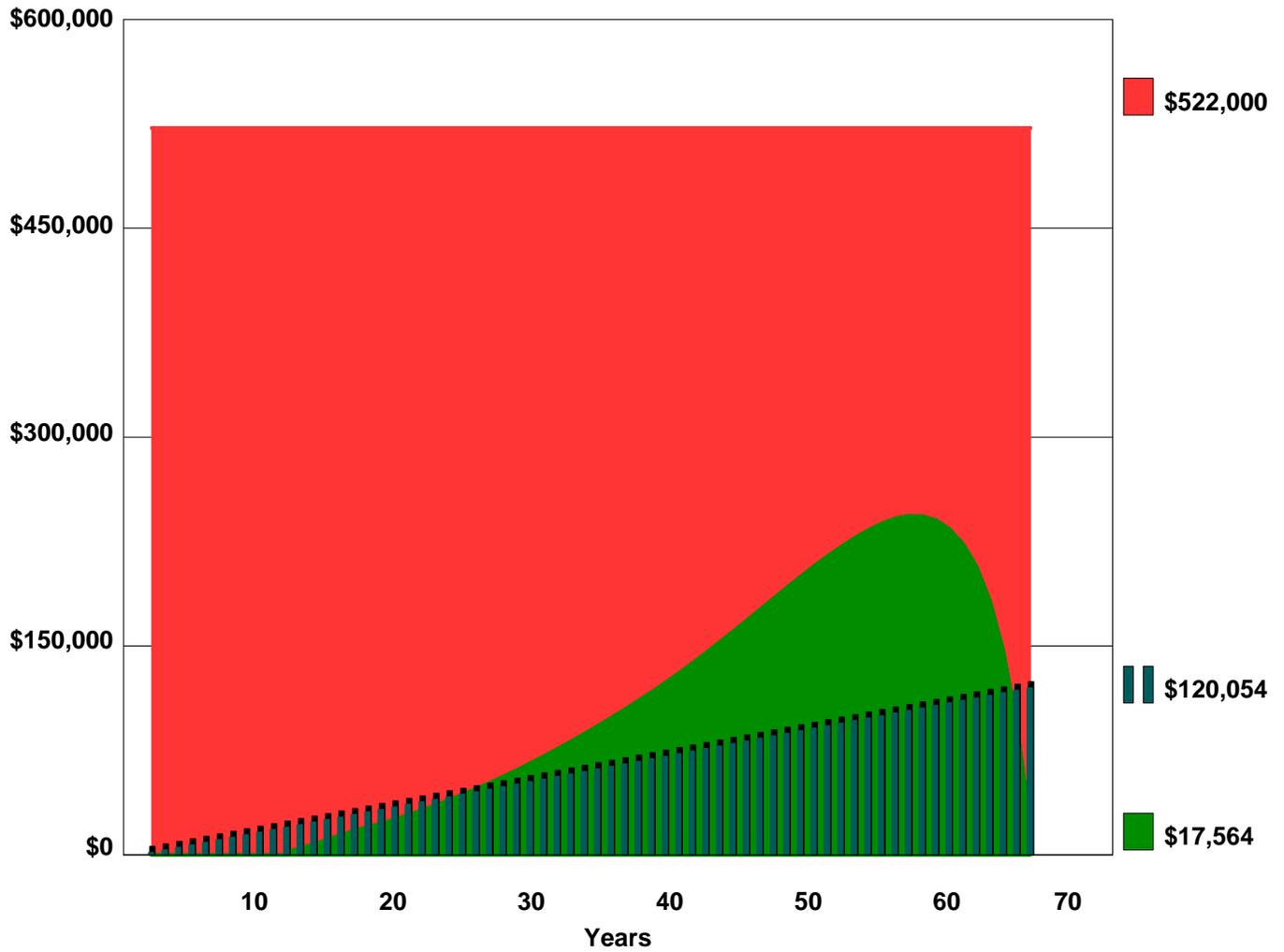


Indexed Plan - Minimum Guaranteed No Lapse Premium

Presented By: Robert J. Moody

Insured: Sample Z-A30male

66 Year Analysis



At Year 66

Cumulative Net Payments	\$120,054
Surrender Value	\$17,564
Death Benefit	\$522,000

Indexed Plan - Minimum Guaranteed No Lapse Premium

Presented By: Robert J. Moody

Insured: Sample Z-A30male

Illustration of Values of Builder IUL8 - Guideline Premium Test

Minimum Contract Premium
Maintains Coverage a Long Time

		Income Tax Rate 48.00%	Builder IUL8 - Interest Rate 7.00%	Initial Payment 1,819	Initial Death Benefit 522,000	
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	30	1,819	498	498	0	522,000
2	31	1,819	531	1,029	0	522,000
3	32	1,819	443	1,472	0	522,000
4	33	1,819	473	1,945	0	522,000
5	34	1,819	505	2,450	0	522,000
6	35	1,819	540	2,990	0	522,000
7	36	1,819	514	3,504	0	522,000
8	37	1,819	612	4,116	0	522,000
9	38	1,819	653	4,769	0	522,000
10	39	1,819	636	5,405	0	522,000
11	40	1,819	1,657	7,062	1,988	522,000
12	41	1,819	1,785	8,847	4,713	522,000
13	42	1,819	1,925	10,772	7,577	522,000
14	43	1,819	2,073	12,845	10,778	522,000
15	44	1,819	2,234	15,079	14,140	522,000
16	45	1,819	2,347	17,426	17,426	522,000
17	46	1,819	2,470	19,896	19,896	522,000
18	47	1,819	2,661	22,557	22,557	522,000
19	48	1,819	2,928	25,485	25,485	522,000
20	49	1,819	3,157	28,642	28,642	522,000
21	50	1,819	3,342	31,984	31,984	522,000
22	51	1,819	3,544	35,528	35,528	522,000
23	52	1,819	3,762	39,290	39,290	522,000
24	53	1,819	3,941	43,231	43,231	522,000
25	54	1,819	4,134	47,365	47,365	522,000
26	55	1,819	4,289	51,654	51,654	522,000
27	56	1,819	4,458	56,112	56,112	522,000
28	57	1,819	4,645	60,757	60,757	522,000
29	58	1,819	4,848	65,605	65,605	522,000
30	59	1,819	5,073	70,678	70,678	522,000
		54,570				

30 Year Summary

Cum. Payments	54,570
Surrender Value	70,678
Death Benefit	522,000

*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 Guaranteed No Lapse Premium

Presented By: Robert J. Moody

Insured: Sample Z-A30male

Illustration of Values of Builder IUL8 - Guideline Premium Test

Minimum Contract Premium
Maintains Coverage a Long Time

		Income Tax Rate 48.00%	Builder IUL8 - Interest Rate 7.00%	Initial Payment 1,819	Initial Death Benefit 522,000	
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	60	1,819	5,209	75,887	75,887	522,000
32	61	1,819	5,417	81,304	81,304	522,000
33	62	1,819	5,541	86,845	86,845	522,000
34	63	1,819	5,683	92,528	92,528	522,000
35	64	1,819	5,844	98,372	98,372	522,000
36	65	1,819	6,028	104,400	104,400	522,000
37	66	1,819	6,184	110,584	110,584	522,000
38	67	1,819	6,364	116,948	116,948	522,000
39	68	1,819	6,570	123,518	123,518	522,000
40	69	1,819	6,756	130,274	130,274	522,000
41	70	1,819	7,303	137,577	137,577	522,000
42	71	1,819	7,434	145,011	145,011	522,000
43	72	1,819	7,598	152,609	152,609	522,000
44	73	1,819	7,705	160,314	160,314	522,000
45	74	1,819	7,802	168,116	168,116	522,000
46	75	1,819	7,933	176,049	176,049	522,000
47	76	1,819	7,978	184,027	184,027	522,000
48	77	1,819	7,892	191,919	191,919	522,000
49	78	1,819	7,717	199,636	199,636	522,000
50	79	1,819	7,566	207,202	207,202	522,000
51	80	1,819	7,211	214,413	214,413	522,000
52	81	1,819	6,790	221,203	221,203	522,000
53	82	1,819	6,263	227,466	227,466	522,000
54	83	1,819	5,613	233,079	233,079	522,000
55	84	1,819	4,756	237,835	237,835	522,000
56	85	1,819	3,658	241,493	241,493	522,000
57	86	1,819	1,922	243,415	243,415	522,000
58	87	1,819	-242	243,173	243,173	522,000
59	88	1,819	-2,847	240,326	240,326	522,000
60	89	1,819	-6,429	233,897	233,897	522,000
		109,140				

60 Year Summary

Cum. Payments	109,140
Surrender Value	233,897
Death Benefit	522,000

*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 Guaranteed No Lapse Premium

Presented By: Robert J. Moody

Insured: Sample Z-A30male

Illustration of Values of Builder IUL8 - Guideline Premium Test

**Minimum Contract Premium
Maintains Coverage a Long Time**

Income Tax Rate 48.00% Builder IUL8 - Interest Rate 7.00% Initial Payment 1,819 Initial Death Benefit 522,000

Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
61	90	1,819	-10,456	223,441	223,441	522,000
62	91	1,819	-16,440	207,001	207,001	522,000
63	92	1,819	-24,687	182,314	182,314	522,000
64	93	1,819	-36,242	146,072	146,072	522,000
65	94	1,819	-52,850	93,222	93,222	522,000
66	95	1,819	-75,658	17,564	17,564	522,000



120,054

66 Year Summary

Cum. Payments	120,054
Surrender Value	17,564
Death Benefit	522,000

*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.

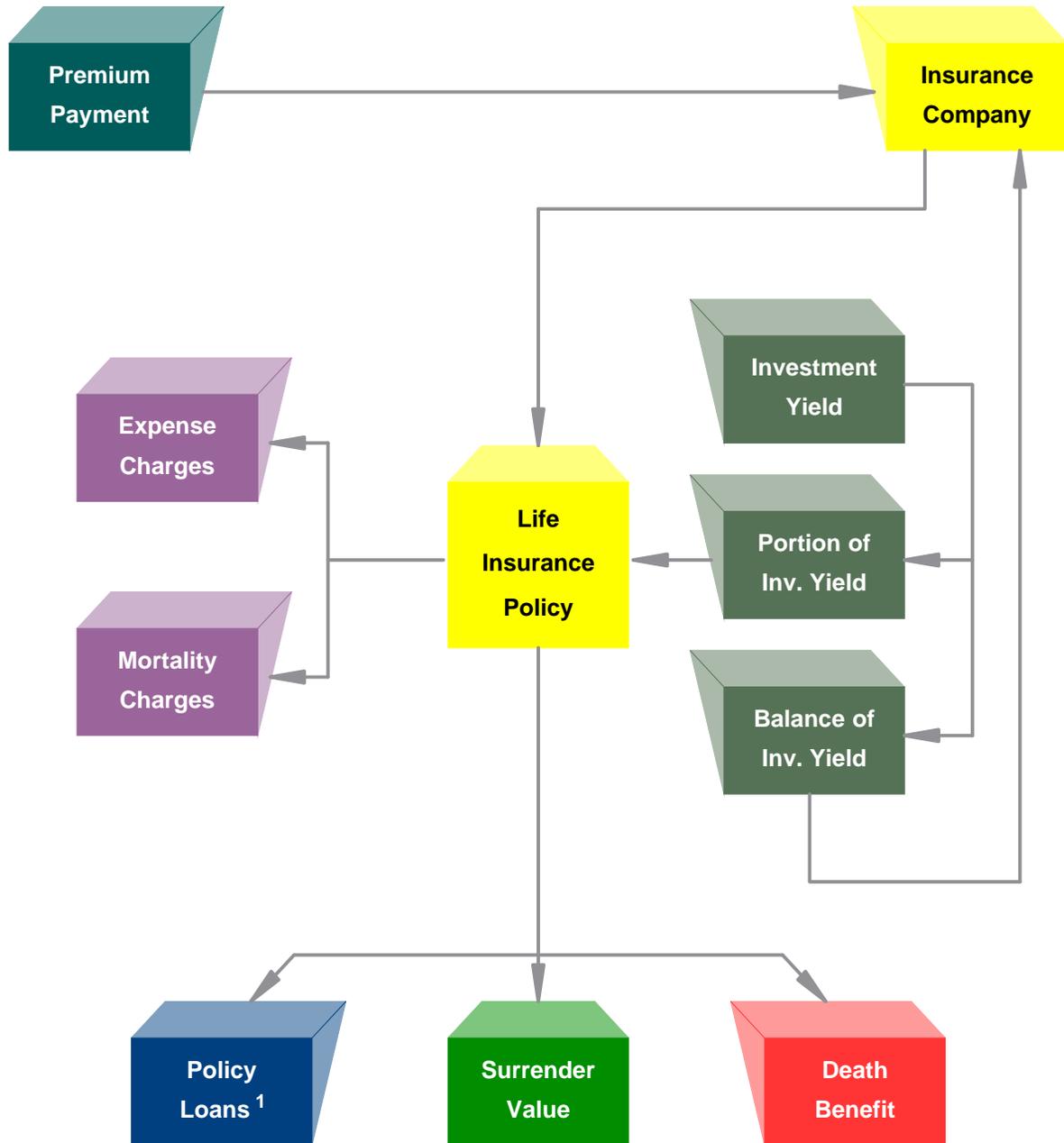
This is an illustration, not a contract.

A Tax-Advantaged Savings and Retirement Plan

Presented By: Robert J Moody

Insured: Sample Z-A30male

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.