

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-A55male

Preface

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

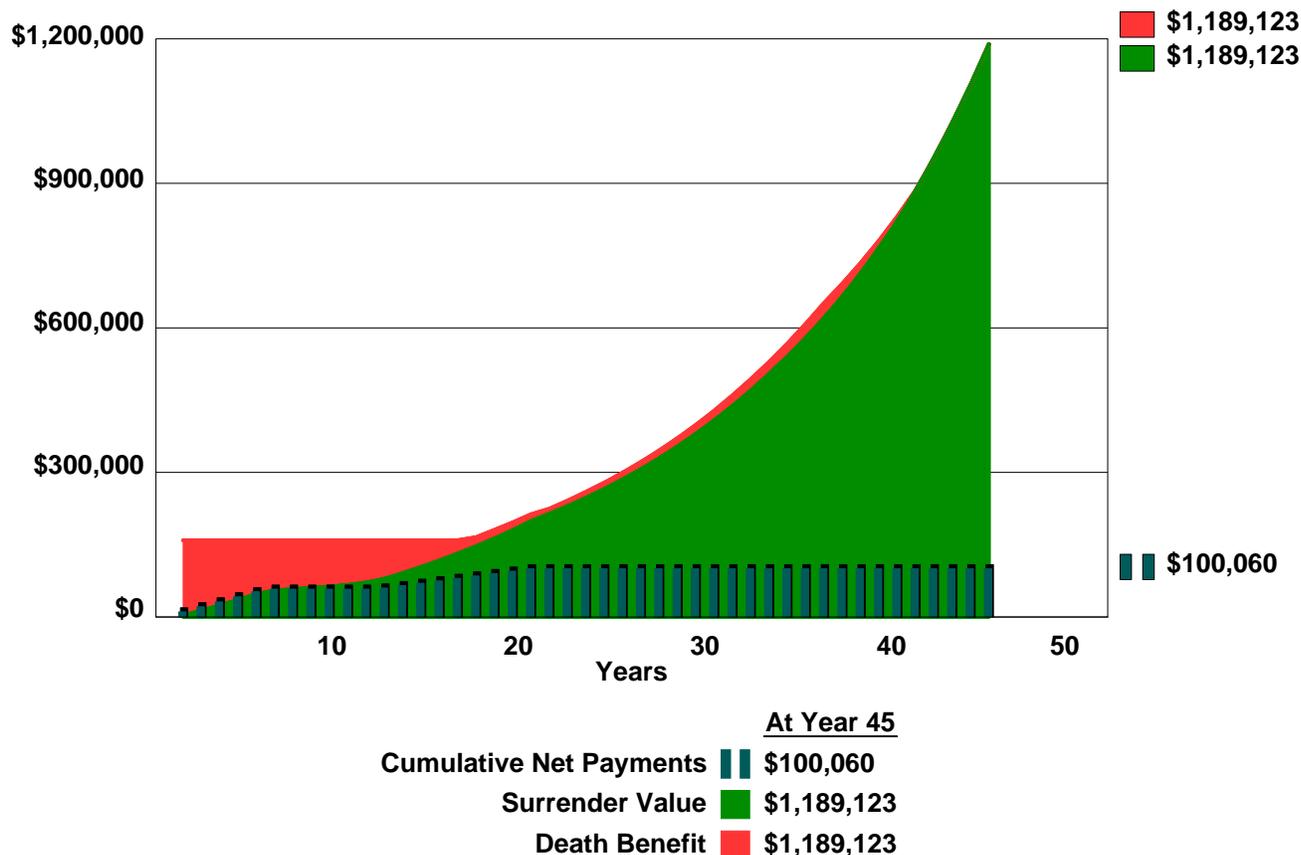
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits.

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-A55male

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 10,485 Initial Death Benefit 159,000

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	55	10,485	9,400	9,400	3,199	159,000
2	56	10,485	9,915	19,315	13,300	159,000
3	57	10,485	10,454	29,769	23,940	159,000
4	58	10,485	11,099	40,868	35,225	159,000
5	59	10,485	11,834	52,702	47,245	159,000
6	60	5,302	7,327	60,029	54,820	159,000
7	61	0	2,375	62,404	57,443	159,000
8	62	0	2,458	64,862	60,149	159,000
9	63	0	2,632	67,494	63,091	159,000
10	64	0	2,786	70,280	66,250	159,000
11	65	0	4,452	74,732	71,259	159,000
12	66	2,309	7,319	82,051	79,261	159,000
13	67	5,003	10,849	92,900	90,791	159,000
14	68	5,003	11,754	104,654	103,290	159,000
15	69	5,003	12,745	117,399	116,779	159,000
16	70	5,003	13,836	131,235	131,235	159,000
17	71	5,003	15,038	146,273	146,273	165,288
18	72	5,003	16,254	162,527	162,527	180,405
19	73	5,003	17,493	180,020	180,020	196,222
20	74	5,003	18,836	198,856	198,856	212,776
21	75	0	14,919	213,775	213,775	224,464
22	76	0	16,022	229,797	229,797	241,287
23	77	0	17,204	247,001	247,001	259,351
24	78	0	18,469	265,470	265,470	278,744
25	79	0	19,821	285,291	285,291	299,556
26	80	0	21,259	306,550	306,550	321,877
27	81	0	22,793	329,343	329,343	345,810
28	82	0	24,427	353,770	353,770	371,459
29	83	0	26,169	379,939	379,939	398,936
30	84	0	28,018	407,957	407,957	428,354
		100,060				

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	100,060
Surrender Value	407,957
Death Benefit	428,354

*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.

Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

Illustration of Values of Builder IUL8 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL8 - Interest Rate 7.00%	Initial Payment 10,485	Initial Death Benefit 159,000	
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	85	0	29,976	437,933	437,933	459,830
32	86	0	32,027	469,960	469,960	493,458
33	87	0	34,182	504,142	504,142	529,349
34	88	0	36,461	540,603	540,603	567,633
35	89	0	38,831	579,434	579,434	608,405
36	90	0	41,350	620,784	620,784	651,823
37	91	0	44,597	665,381	665,381	691,996
38	92	0	48,247	713,628	713,628	735,037
39	93	0	52,403	766,031	766,031	781,352
40	94	0	57,198	823,229	823,229	831,462
41	95	0	62,816	886,045	886,045	886,045
42	96	0	67,616	953,661	953,661	953,661
43	97	0	72,783	1,026,444	1,026,444	1,026,444
44	98	0	78,346	1,104,790	1,104,790	1,104,790
45	99	0	84,333	1,189,123	1,189,123	1,189,123

No insurance mortality cost

7.63% 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.)

100,060

45 Year Summary

Cum. Payments	100,060
Surrender Value	1,189,123
Death Benefit	1,189,123

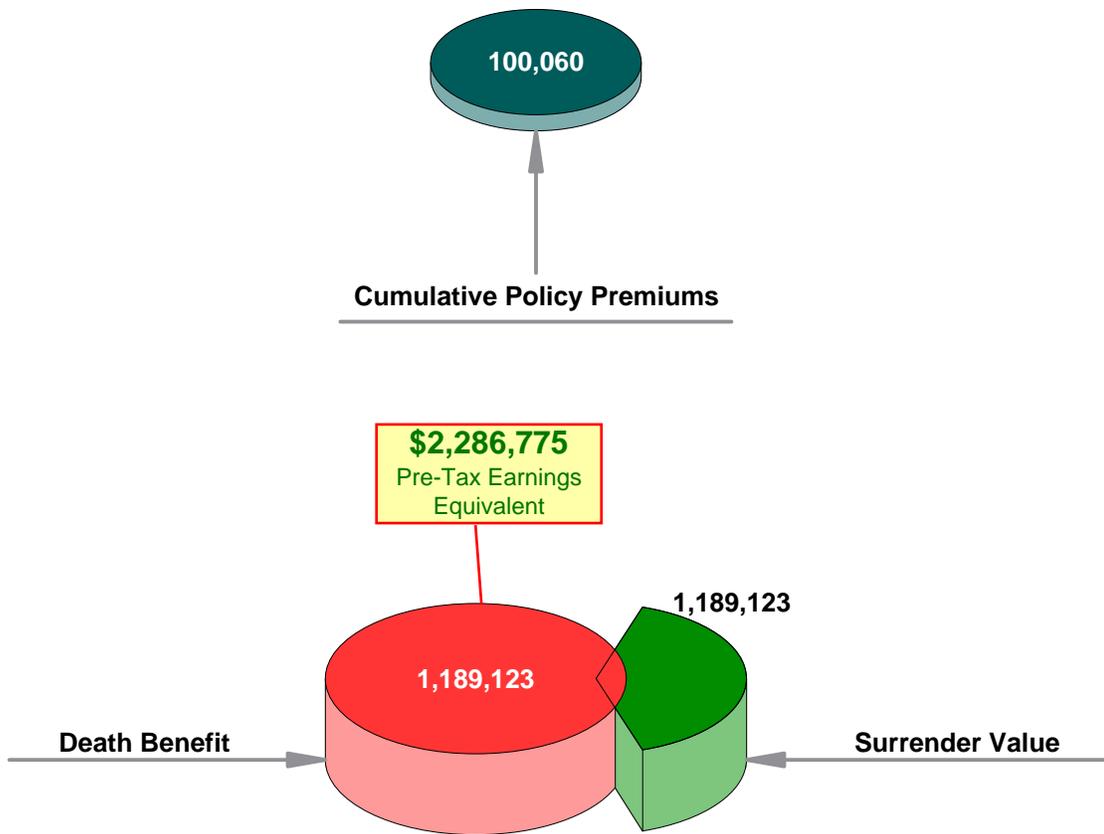
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Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

A Look at Year 45



Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

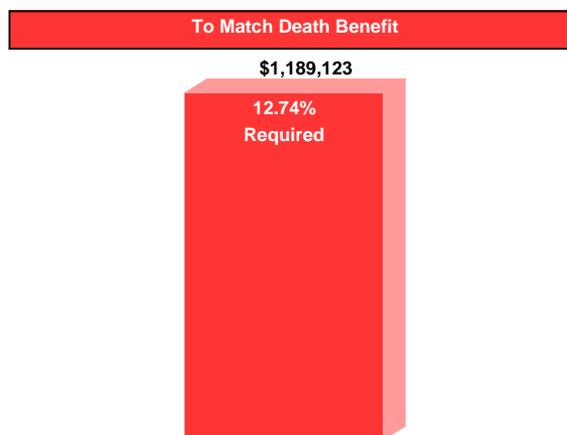
Insured: Sample Z-A55male

Matching Policy Values at Age 99 (Year 45)

Male	Income	Builder IUL8 -	Initial	Initial
Age	Tax Rate	Interest Rate	Payment	Death Benefit
55	48.00%	7.00%	10,485	159,000

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL8 - Guideline Premium Test Policy Values over 45 Years.

	Hypothetical Taxable Alternative
To match Surrender Value of: \$1,189,123	12.74%
To match Death Benefit of: \$1,189,123	12.74%



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.

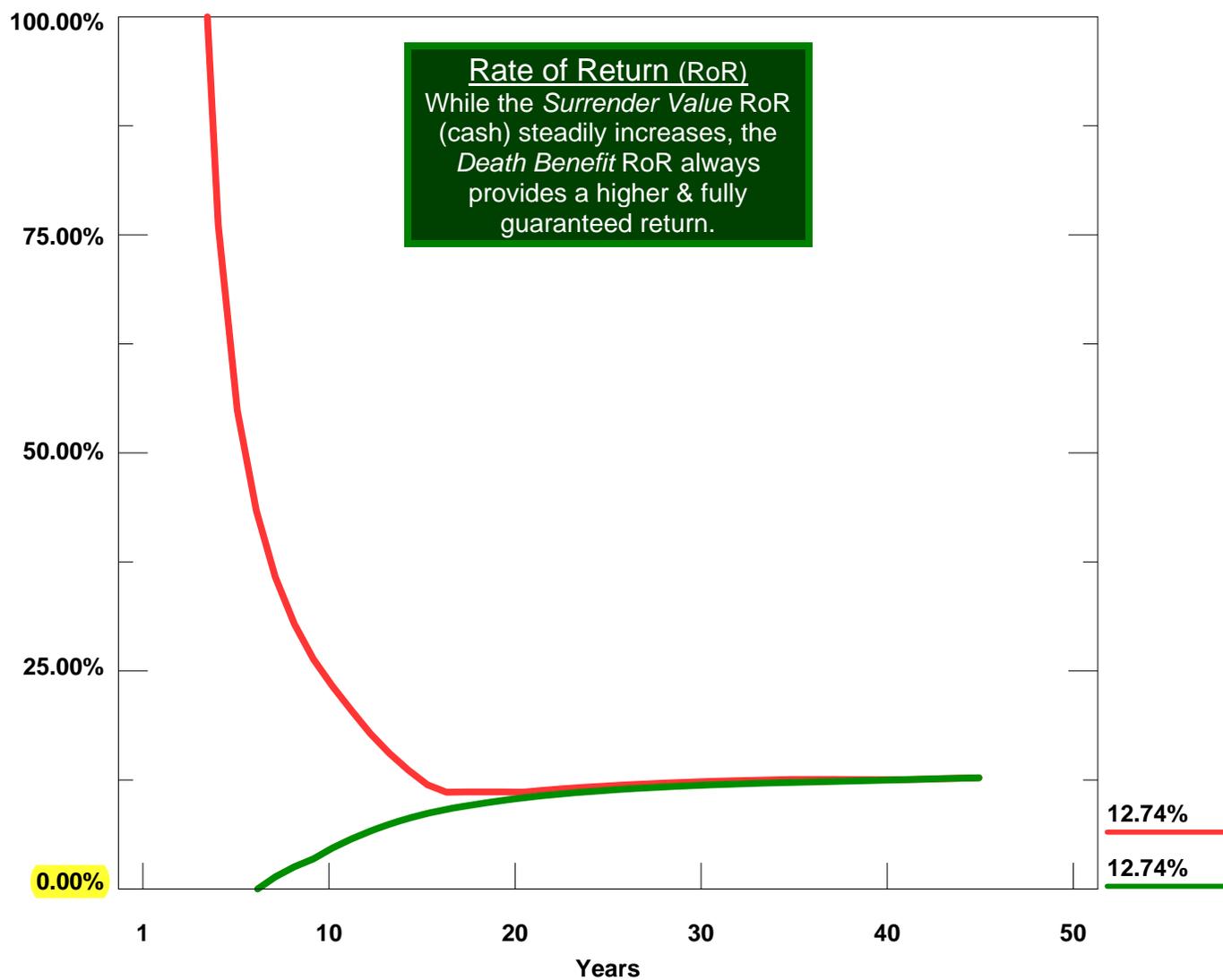
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Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

45 Year Analysis



At Year 45

Surrender Value Pre-Tax Equivalent Rate of Return ■ 12.74%

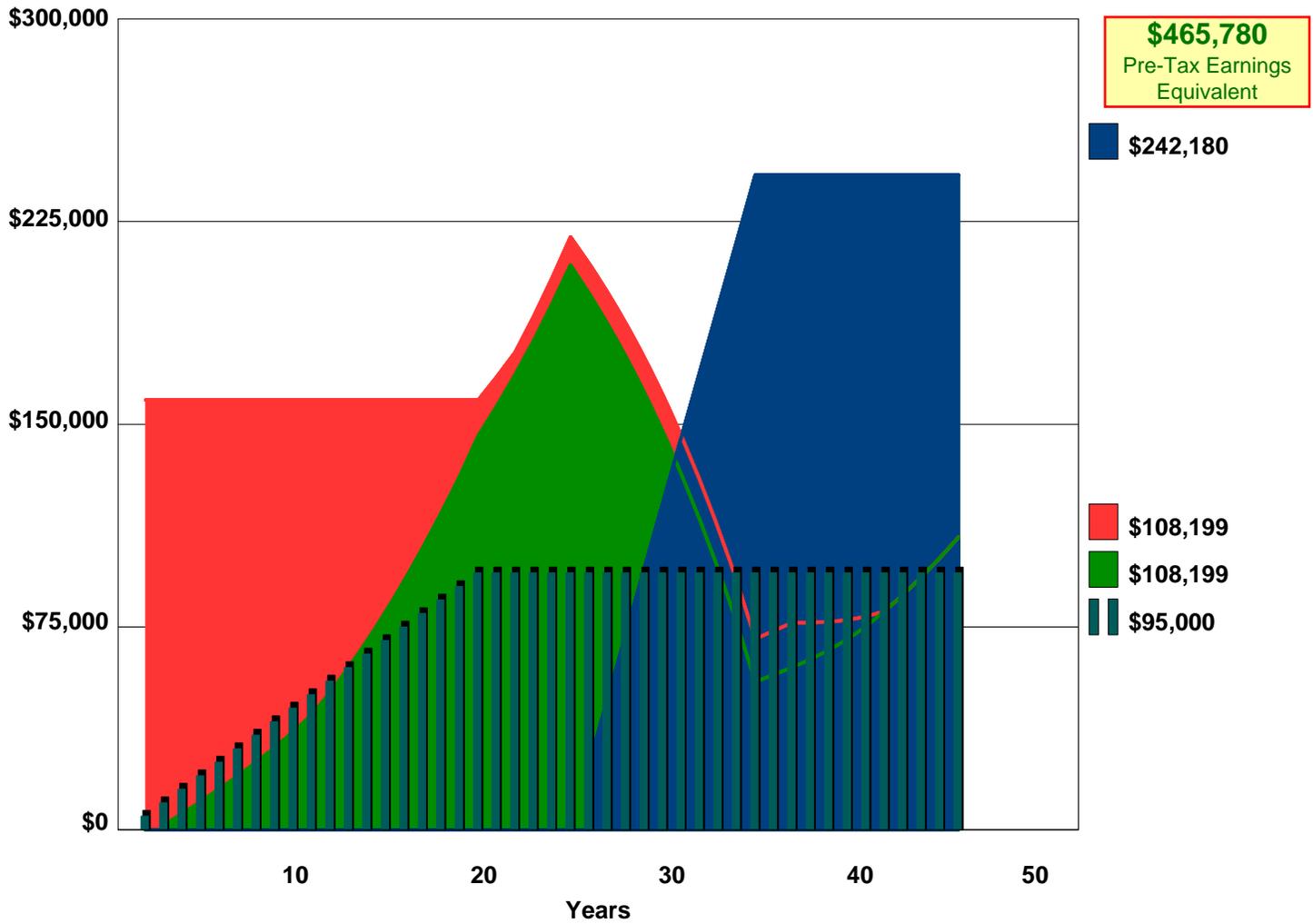
Death Benefit Pre-Tax Equivalent Rate of Return ■ 12.74%

Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

45 Year Analysis



At Year 45	
Cumulative Policy Premiums	\$95,000
Cumulative Policy Loans ¹	\$242,180
Surrender Value	\$108,199
Death Benefit	\$108,199

¹For Tax Free Spending .

Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

Illustration of Values of Builder IUL8 - Guideline Premium Test

Income Tax Rate 48.00%
 Builder IUL8 - Interest Rate 7.00%
 Initial Payment 5,000
 Initial Death Benefit 159,000

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	55	5,000	0	3,829	0	159,000
2	56	5,000	0	7,777	1,762	159,000
3	57	5,000	0	11,826	5,997	159,000
4	58	5,000	0	16,043	10,400	159,000
5	59	5,000	0	20,481	15,024	159,000
6	60	5,000	0	25,128	19,919	159,000
7	61	5,000	0	30,008	25,048	159,000
8	62	5,000	0	35,132	30,419	159,000
9	63	5,000	0	40,627	36,224	159,000
10	64	5,000	0	46,482	42,451	159,000
11	65	5,000	0	54,322	50,849	159,000
12	66	5,000	0	62,810	60,020	159,000
13	67	5,000	0	71,995	69,886	159,000
14	68	5,000	0	81,932	80,568	159,000
15	69	5,000	0	92,688	92,068	159,000
16	70	5,000	0	104,347	104,347	159,000
17	71	5,000	0	116,995	116,995	159,000
18	72	5,000	0	130,743	130,743	159,000
19	73	5,000	0	145,682	145,682	159,000
20	74	0	0	156,498	156,498	167,453
21	75	0	0	168,219	168,219	176,630
22	76	0	0	180,806	180,806	189,847
23	77	0	0	194,322	194,322	204,038
24	78	0	0	208,832	208,832	219,273
25	79	0	24,218	222,916	198,335	209,480
26	80	0	24,218	236,508	186,976	198,802
27	81	0	24,218	249,540	174,685	187,162
28	82	0	24,218	261,939	161,379	174,476
29	83	0	24,218	273,624	146,974	160,656
30	84	0	24,218	284,506	131,375	145,601
		95,000	145,308			

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	95,000
Cum. Policy Loan Proceeds	145,308
Surrender Value	131,375
Death Benefit	145,601

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This is an illustration, not a contract.

Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

Illustration of Values of Builder IUL8 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL8 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 159,000	
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	85	0	24,218	294,486	114,477	129,201
32	86	0	24,218	303,442	96,152	111,324
33	87	0	24,218	311,253	76,273	91,835
34	88	0	24,218	317,800	54,713	70,603
35	89	0	0	324,420	57,387	73,608
36	90	0	0	331,118	60,080	76,636
37	91	0	0	338,205	63,101	76,629
38	92	0	0	345,776	66,546	76,919
39	93	0	0	353,961	70,543	77,622
40	94	0	0	362,928	75,258	78,888
41	95	0	0	372,899	80,914	80,914
42	96	0	0	383,366	87,001	87,001
43	97	0	0	394,364	93,553	93,553
44	98	0	0	405,929	100,607	100,607
45	99	0	0	418,102	108,199	108,199

95,000 242,180

45 Year Summary

Cum. Payments	95,000
Cum. Policy Loan Proceeds	242,180
Surrender Value	108,199
Death Benefit	108,199

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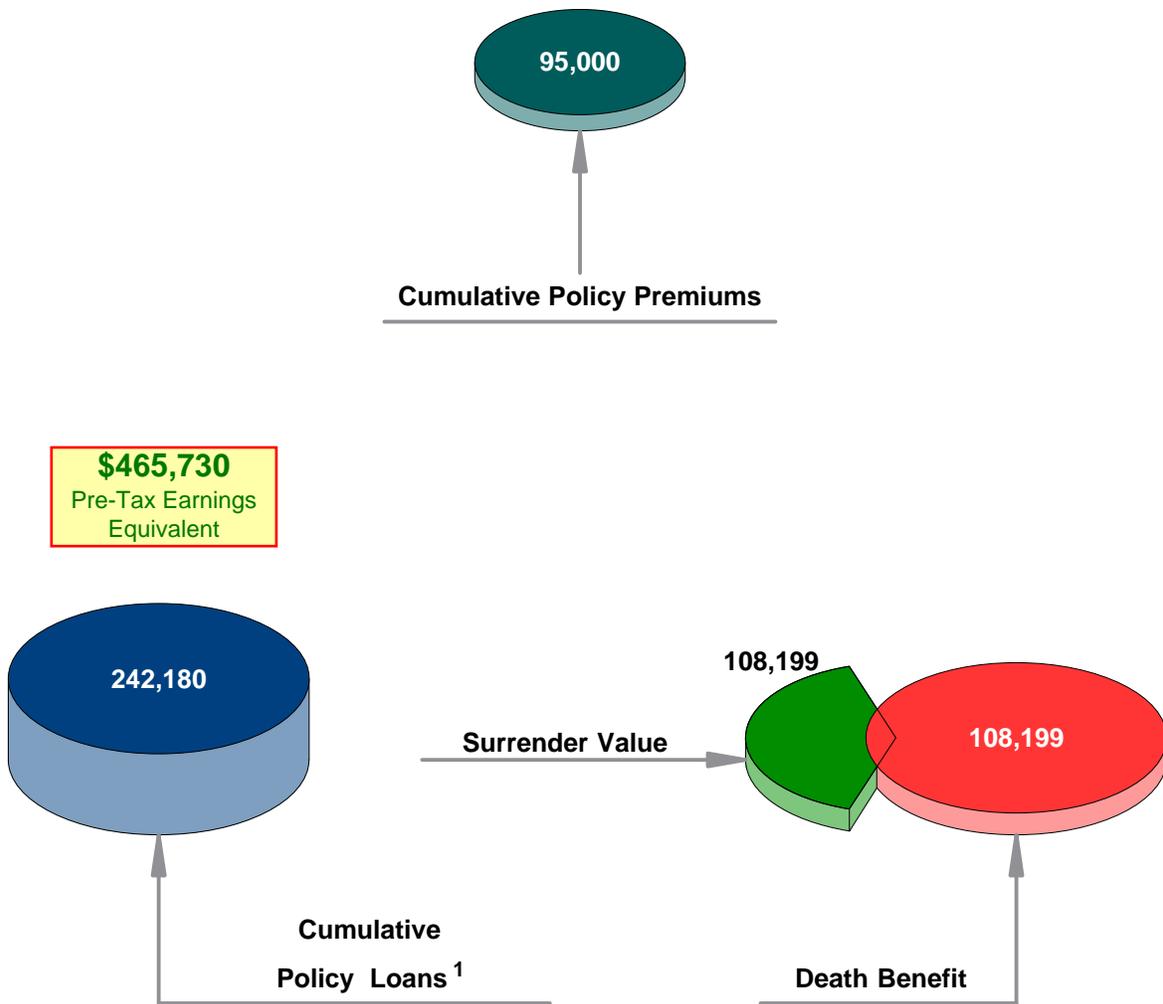
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Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

A Look at Year 45



¹For Tax Free Spending .

Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

Matching Policy Values at Age 99 (Year 45)

Male Age	Income Tax Rate	Builder IUL8 - Interest Rate	Initial Payment	Initial Death Benefit
55	48.00%	7.00%	5,000	159,000

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL8 - Guideline Premium Test Policy Values over 45 Years.

	Hypothetical Taxable Alternative
To match Accumulation Value of: \$418,102	13.53%
To match Surrender Value of: \$108,199	10.83%
To match Death Benefit of: \$108,199	10.83%



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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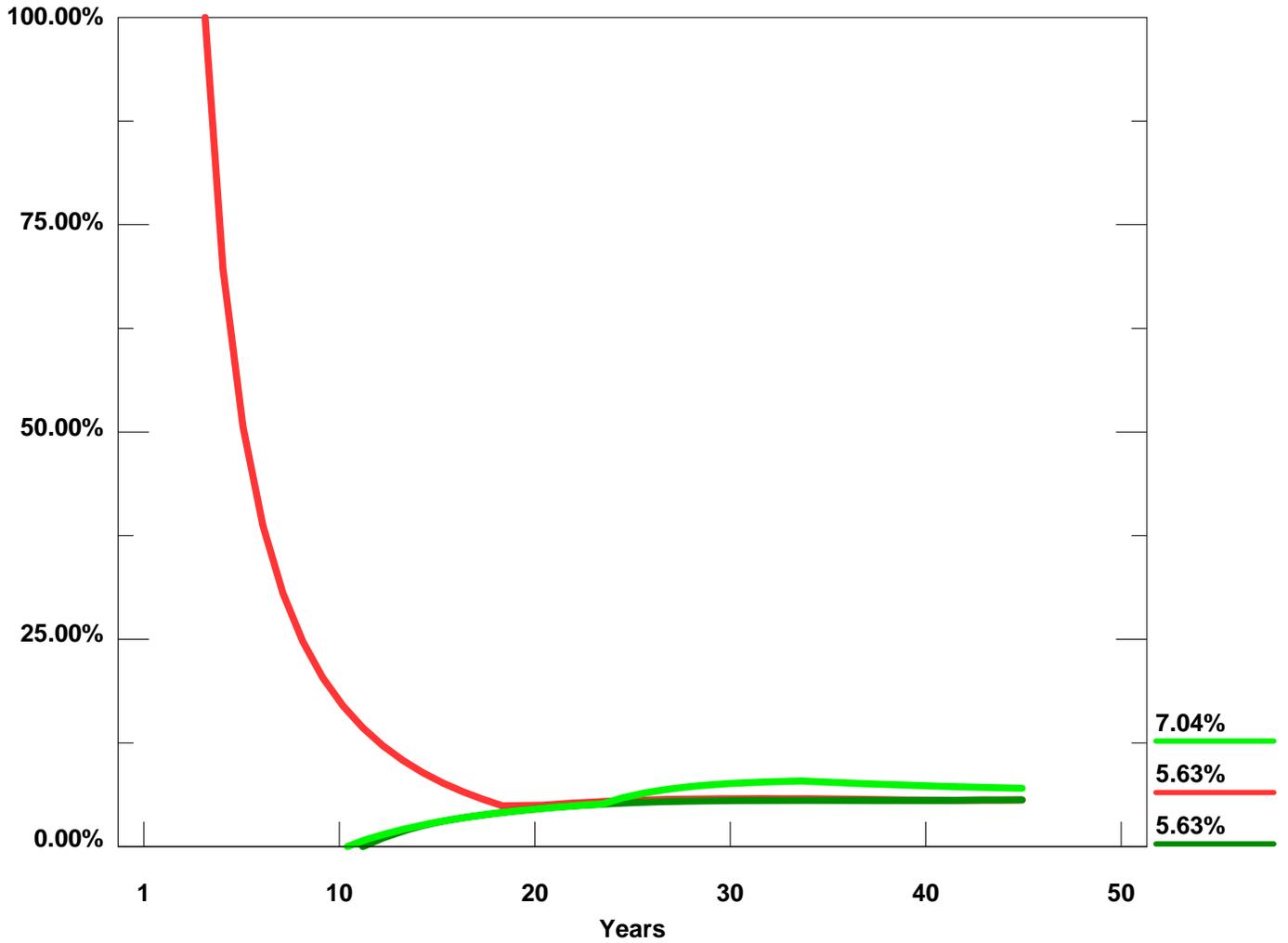
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Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A55male

45 Year Analysis



At Year 45

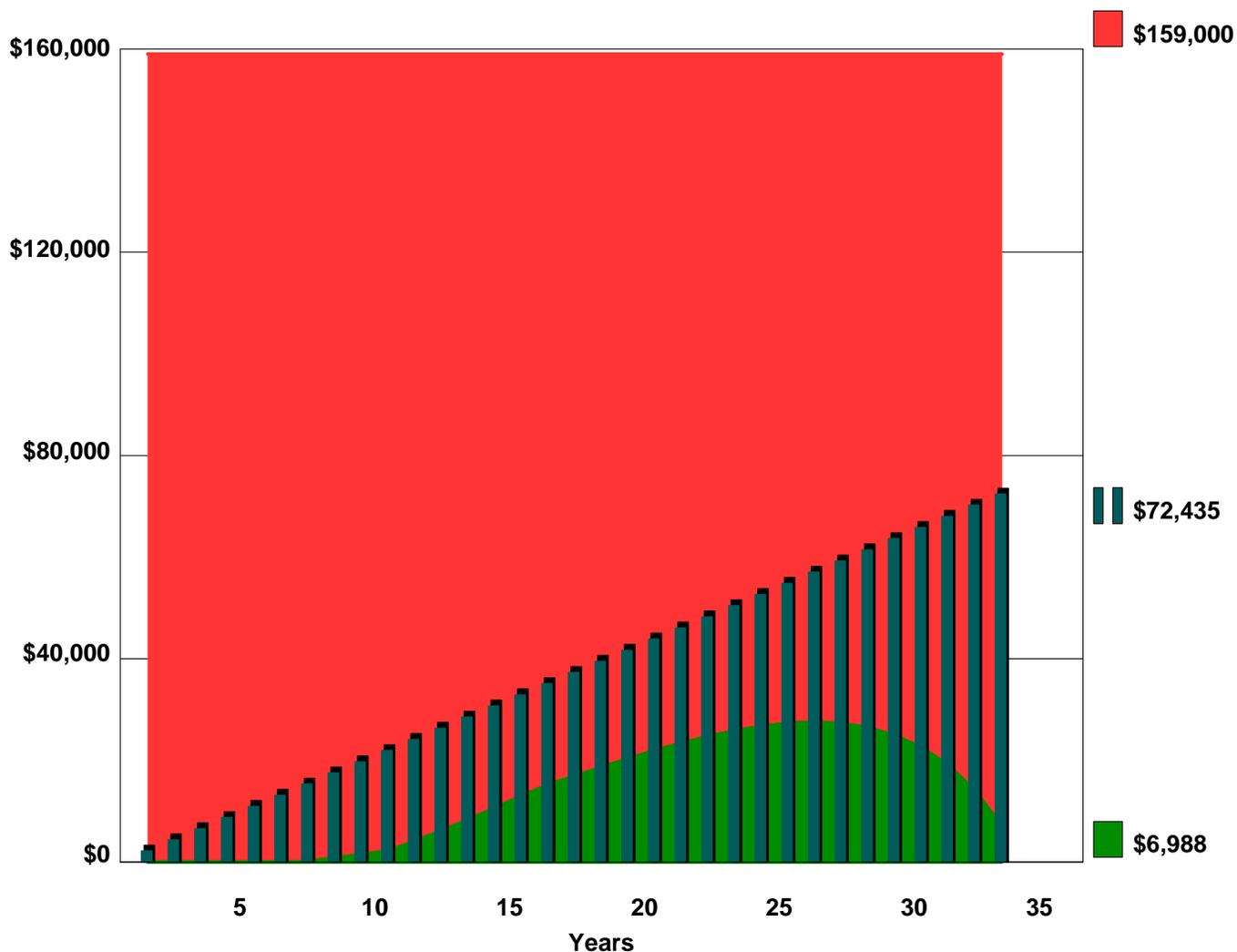
- Accum Value Net Rate of Return 7.04%
- Surrender Value Net Rate of Return 5.63%
- Death Benefit Net Rate of Return 5.63%

Indexed Plan - Minimum Guaranteed No Lapse Premium

Presented By: Robert J. Moody

Insured: Sample Z-A55male

33 Year Analysis



At Year 33

Cumulative Net Payments	\$72,435
Surrender Value	\$6,988
Death Benefit	\$159,000

Indexed Plan - Minimum Guaranteed No Lapse Premium

Presented By: Robert J. Moody

Insured: Sample Z-A55male

Illustration of Values of Builder IUL8 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL8 - Interest Rate 7.00%	Initial Payment 2,195	Initial Death Benefit 159,000	
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	55	2,195	979	979	0	159,000
2	56	2,195	897	1,876	0	159,000
3	57	2,195	773	2,649	0	159,000
4	58	2,195	698	3,347	0	159,000
5	59	2,195	655	4,002	0	159,000
6	60	2,195	574	4,576	0	159,000
7	61	2,195	487	5,063	102	159,000
8	62	2,195	376	5,439	726	159,000
9	63	2,195	386	5,825	1,422	159,000
10	64	2,195	342	6,167	2,136	159,000
11	65	2,195	1,340	7,507	4,035	159,000
12	66	2,195	1,420	8,927	6,136	159,000
13	67	2,195	1,487	10,414	8,306	159,000
14	68	2,195	1,545	11,959	10,595	159,000
15	69	2,195	1,591	13,550	12,930	159,000
16	70	2,195	1,643	15,193	15,193	159,000
17	71	2,195	1,685	16,878	16,878	159,000
18	72	2,195	1,750	18,628	18,628	159,000
19	73	2,195	1,687	20,315	20,315	159,000
20	74	2,195	1,575	21,890	21,890	159,000
21	75	2,195	1,458	23,348	23,348	159,000
22	76	2,195	1,287	24,635	24,635	159,000
23	77	2,195	1,105	25,740	25,740	159,000
24	78	2,195	892	26,632	26,632	159,000
25	79	2,195	616	27,248	27,248	159,000
26	80	2,195	216	27,464	27,464	159,000
27	81	2,195	-256	27,208	27,208	159,000
28	82	2,195	-831	26,377	26,377	159,000
29	83	2,195	-1,530	24,847	24,847	159,000
30	84	2,195	-2,392	22,455	22,455	159,000

65,850

30 Year Summary

Cum. Payments	65,850
Surrender Value	22,455
Death Benefit	159,000

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This is an illustration, not a contract.

Indexed Plan - Minimum Guaranteed No Lapse Premium

Presented By: Robert J. Moody

Insured: Sample Z-A55male

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 2,195	Initial Death Benefit 159,000		
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	85	2,195	-3,488	18,967	18,967	159,000	
32	86	2,195	-5,012	13,955	13,955	159,000	
33	87	2,195	-6,967	6,988	6,988	159,000	

72,435

33 Year Summary

Cum. Payments	72,435
Surrender Value	6,988
Death Benefit	159,000

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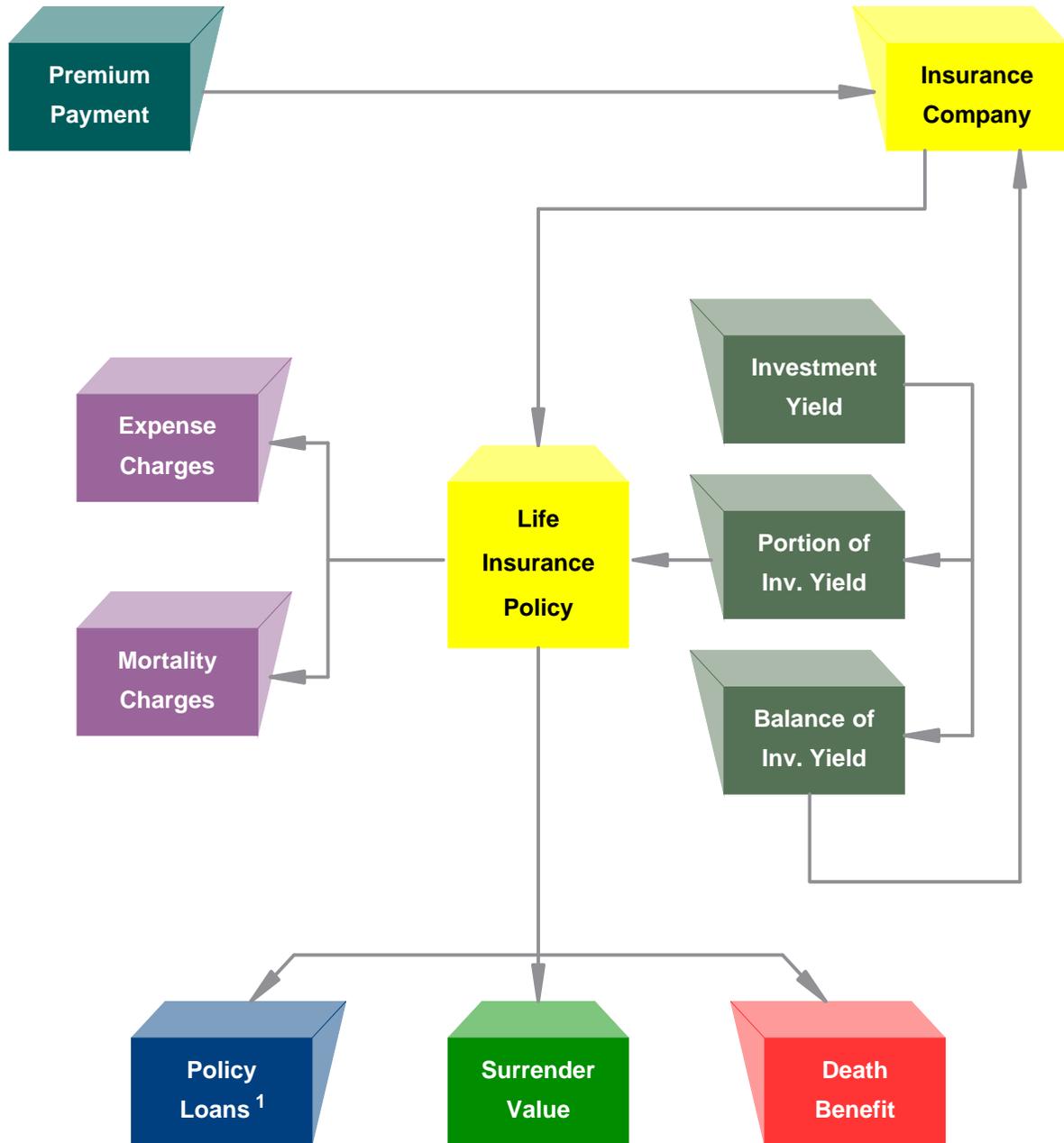
This is an illustration, not a contract.

A Tax-Advantaged Savings and Retirement Plan

Presented By: Robert J Moody

Insured: Sample Z-A55male

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.