

# 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-A50maleMEC

## Preface

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

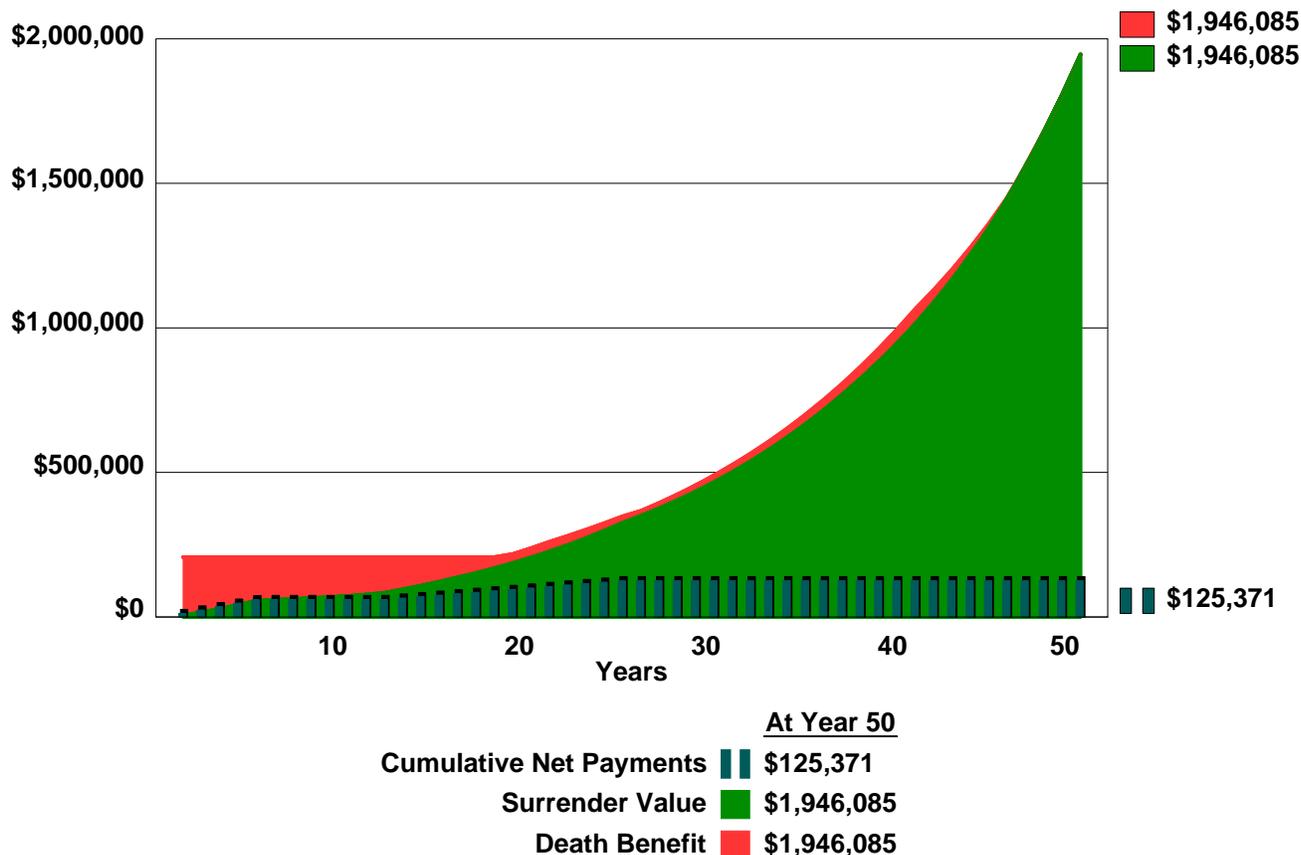
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits.

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-A50maleMEC

## 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 11,954	Initial Death Benefit 207,000	
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	50	11,954	10,839	10,839	4,112	207,000
2	51	11,954	11,497	22,336	15,743	207,000
3	52	11,954	12,170	34,506	28,047	207,000
4	53	11,954	12,945	47,451	41,261	207,000
5	54	11,954	13,787	61,238	55,318	207,000
6	55	448	3,007	64,245	58,594	207,000
7	56	0	2,697	66,942	61,560	207,000
8	57	0	2,824	69,766	64,787	207,000
9	58	0	2,978	72,744	68,169	207,000
10	59	0	3,178	75,922	71,751	207,000
11	60	0	4,902	80,824	77,191	207,000
12	61	0	5,260	86,084	83,124	207,000
13	62	4,973	11,054	97,138	94,850	207,000
14	63	5,015	11,993	109,131	107,651	207,000
15	64	5,015	12,981	122,112	121,440	207,000
16	65	5,015	14,057	136,169	136,169	207,000
17	66	5,015	15,232	151,401	151,401	207,000
18	67	5,015	16,493	167,894	167,894	207,000
19	68	5,015	17,857	185,751	185,751	217,329
20	69	5,015	19,219	204,970	204,970	237,765
21	70	5,015	20,642	225,612	225,612	259,453
22	71	5,015	22,187	247,799	247,799	280,013
23	72	5,015	23,869	271,668	271,668	301,552
24	73	5,015	25,694	297,362	297,362	324,124
25	74	5,015	27,679	325,041	325,041	347,793
26	75	0	24,451	349,492	349,492	366,967
27	76	0	26,261	375,753	375,753	394,541
28	77	0	28,194	403,947	403,947	424,144
29	78	0	30,261	434,208	434,208	455,918
30	79	0	32,470	466,678	466,678	490,012
		125,371				

**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	125,371
Surrender Value	466,678
Death Benefit	490,012

\*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-A50maleMEC

## Illustration of Values of Builder IUL7 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 11,954	Initial Death Benefit 207,000	
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	80	0	34,821	501,499	501,499	526,574
32	81	0	37,331	538,830	538,830	565,772
33	82	0	40,004	578,834	578,834	607,776
34	83	0	42,850	621,684	621,684	652,768
35	84	0	45,869	667,553	667,553	700,931
36	85	0	49,069	716,622	716,622	752,453
37	86	0	52,408	769,030	769,030	807,481
38	87	0	55,926	824,956	824,956	866,204
39	88	0	59,636	884,592	884,592	928,822
40	89	0	63,490	948,082	948,082	995,486
41	90	0	67,611	1,015,693	1,015,693	1,066,478
42	91	0	72,951	1,088,644	1,088,644	1,132,189
43	92	0	78,952	1,167,596	1,167,596	1,202,624
44	93	0	85,783	1,253,379	1,253,379	1,278,446
45	94	0	93,649	1,347,028	1,347,028	1,360,498
46	95	0	102,845	1,449,873	1,449,873	1,449,873
47	96	0	110,704	1,560,577	1,560,577	1,560,577
48	97	0	119,164	1,679,741	1,679,741	1,679,741
49	98	0	128,270	1,808,011	1,808,011	1,808,011
50	99	0	138,074	1,946,085	1,946,085	1,946,085

No insurance mortality cost

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

125,371

**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.)

50 Year Summary

Cum. Payments	125,371
Surrender Value	1,946,085
Death Benefit	1,946,085

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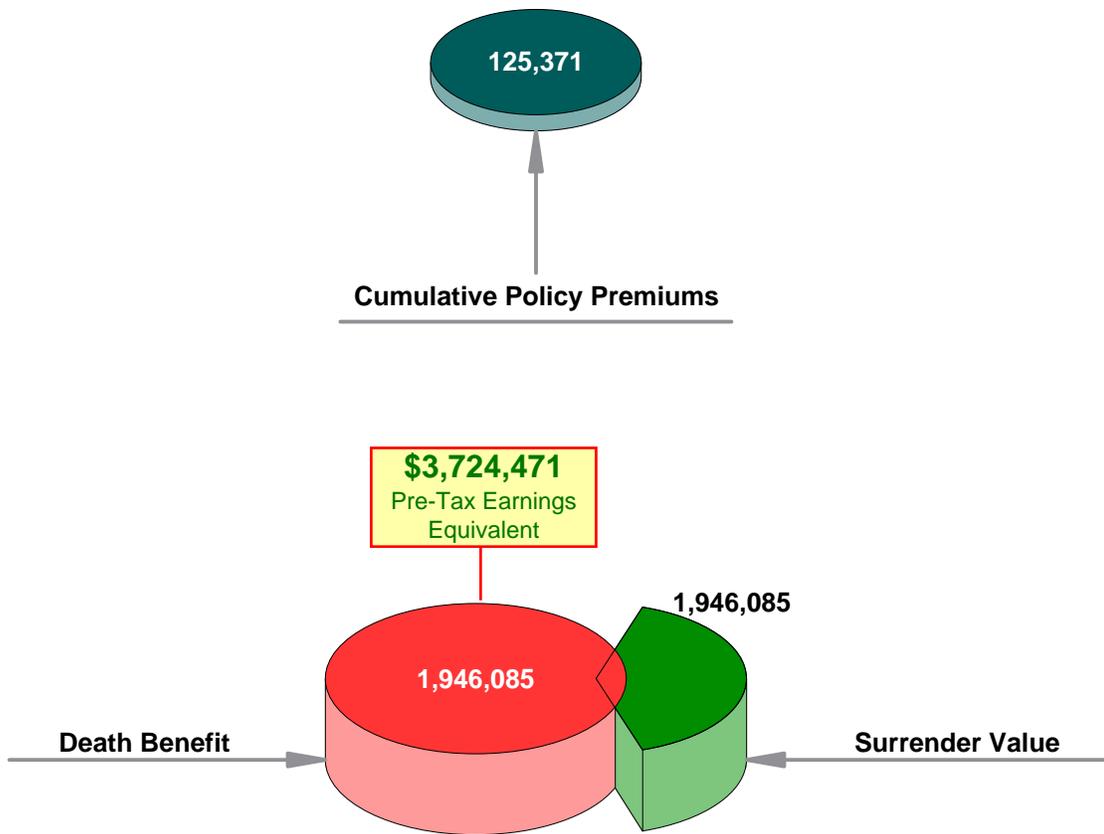
This is an illustration, not a contract.

# Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A50maleMEC

## A Look at Year 50



# Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

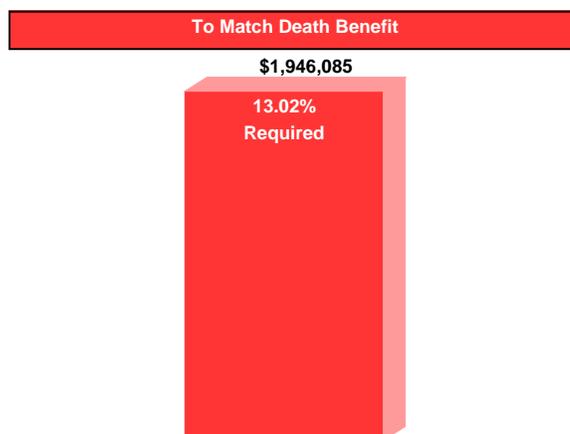
Insured: Sample Z-A50maleMEC

## Matching Policy Values at Age 99 (Year 50)

Male Age 50	Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 11,954	Initial Death Benefit 207,000
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### Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 50 Years.

	Hypothetical Taxable Alternative
To match Surrender Value of: \$1,946,085	13.02%
To match Death Benefit of: \$1,946,085	13.02%



### 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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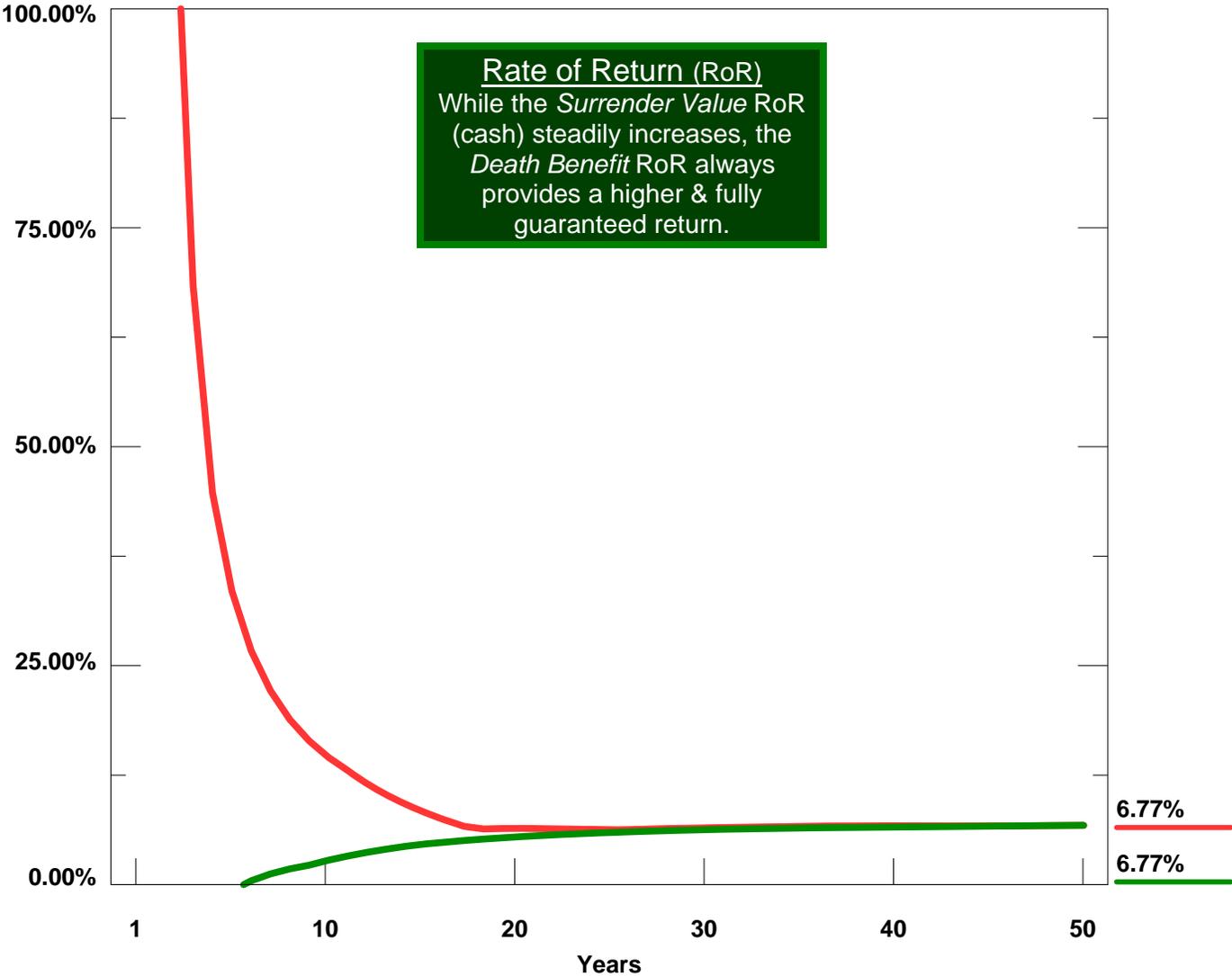
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# Indexed Plan - Maximum Accelerated Payment

Presented By: Robert J. Moody

Insured: Sample Z-A50maleMEC

## 50 Year Analysis



At Year 50

Surrender Value Net Rate of Return ■ 6.77%

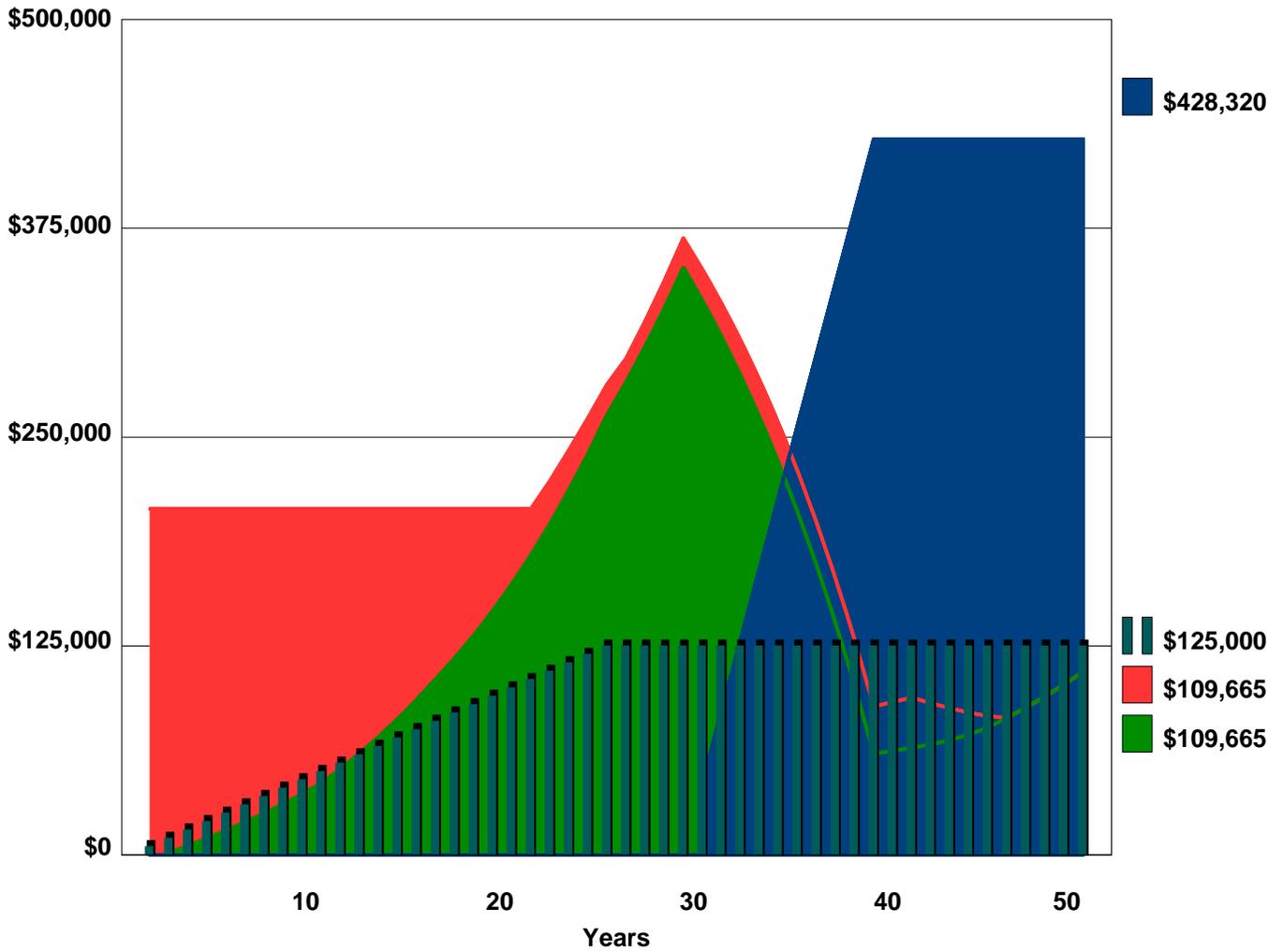
Death Benefit Net Rate of Return ■ 6.77%

# Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## 50 Year Analysis



	<u>At Year 50</u>
Cumulative Policy Premiums	\$125,000
Cumulative Policy Loans <sup>1</sup>	\$428,320
Surrender Value	\$109,665
Death Benefit	\$109,665

<sup>1</sup>For Tax Free Spending .

# Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## 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 207,000	
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	50	5,000	0	3,777	0	207,000
2	51	5,000	0	7,719	1,126	207,000
3	52	5,000	0	11,794	5,336	207,000
4	53	5,000	0	16,063	9,874	207,000
5	54	5,000	0	20,544	14,624	207,000
6	55	5,000	0	25,277	19,626	207,000
7	56	5,000	0	30,264	24,882	207,000
8	57	5,000	0	35,525	30,547	207,000
9	58	5,000	0	41,108	36,533	207,000
10	59	5,000	0	47,077	42,905	207,000
11	60	5,000	0	55,010	51,377	207,000
12	61	5,000	0	63,544	60,584	207,000
13	62	5,000	0	72,753	70,466	207,000
14	63	5,000	0	82,696	81,216	207,000
15	64	5,000	0	93,455	92,782	207,000
16	65	5,000	0	105,098	105,098	207,000
17	66	5,000	0	117,716	117,716	207,000
18	67	5,000	0	131,368	131,368	207,000
19	68	5,000	0	146,123	146,123	207,000
20	69	5,000	0	162,063	162,063	207,000
21	70	5,000	0	179,319	179,319	207,000
22	71	5,000	0	198,025	198,025	223,768
23	72	5,000	0	218,147	218,147	242,144
24	73	5,000	0	239,806	239,806	261,389
25	74	5,000	0	263,137	263,137	281,557
26	75	0	0	282,914	282,914	297,060
27	76	0	0	304,154	304,154	319,361
28	77	0	0	326,957	326,957	343,305
29	78	0	0	351,432	351,432	369,004
30	79	0	42,832	375,705	331,588	350,373
		125,000	42,832			

**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.

### 30 Year Summary

Cum. Payments	125,000
Cum. Policy Loan Proceeds	42,832
Surrender Value	331,588
Death Benefit	350,373

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# Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## 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 207,000

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	80	0	42,832	399,681	310,124	330,108
32	81	0	42,832	423,264	286,903	308,066
33	82	0	42,832	446,344	261,776	284,093
34	83	0	42,832	468,801	234,578	258,018
35	84	0	42,832	490,495	205,129	229,653
36	85	0	42,832	511,275	173,231	198,795
37	86	0	42,832	530,941	138,638	165,185
38	87	0	42,832	549,301	101,112	128,578
39	88	0	42,832	566,156	60,405	88,713
40	89	0	0	583,246	62,322	91,484
41	90	0	0	600,584	64,032	94,061
42	91	0	0	618,739	66,091	90,840
43	92	0	0	637,886	68,658	87,795
44	93	0	0	658,261	71,956	85,121
45	94	0	0	680,168	76,274	83,076
46	95	0	0	704,017	82,007	82,007
47	96	0	0	728,848	88,177	88,177
48	97	0	0	754,710	94,819	94,819
49	98	0	0	781,657	101,969	101,969
50	99	0	0	809,743	109,665	109,665

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

125,000

428,320

**\$823,692**

Pre-Tax Earnings Equivalent

### 50 Year Summary

Cum. Payments	125,000
Cum. Policy Loan Proceeds	428,320
Surrender Value	109,665
Death Benefit	109,665

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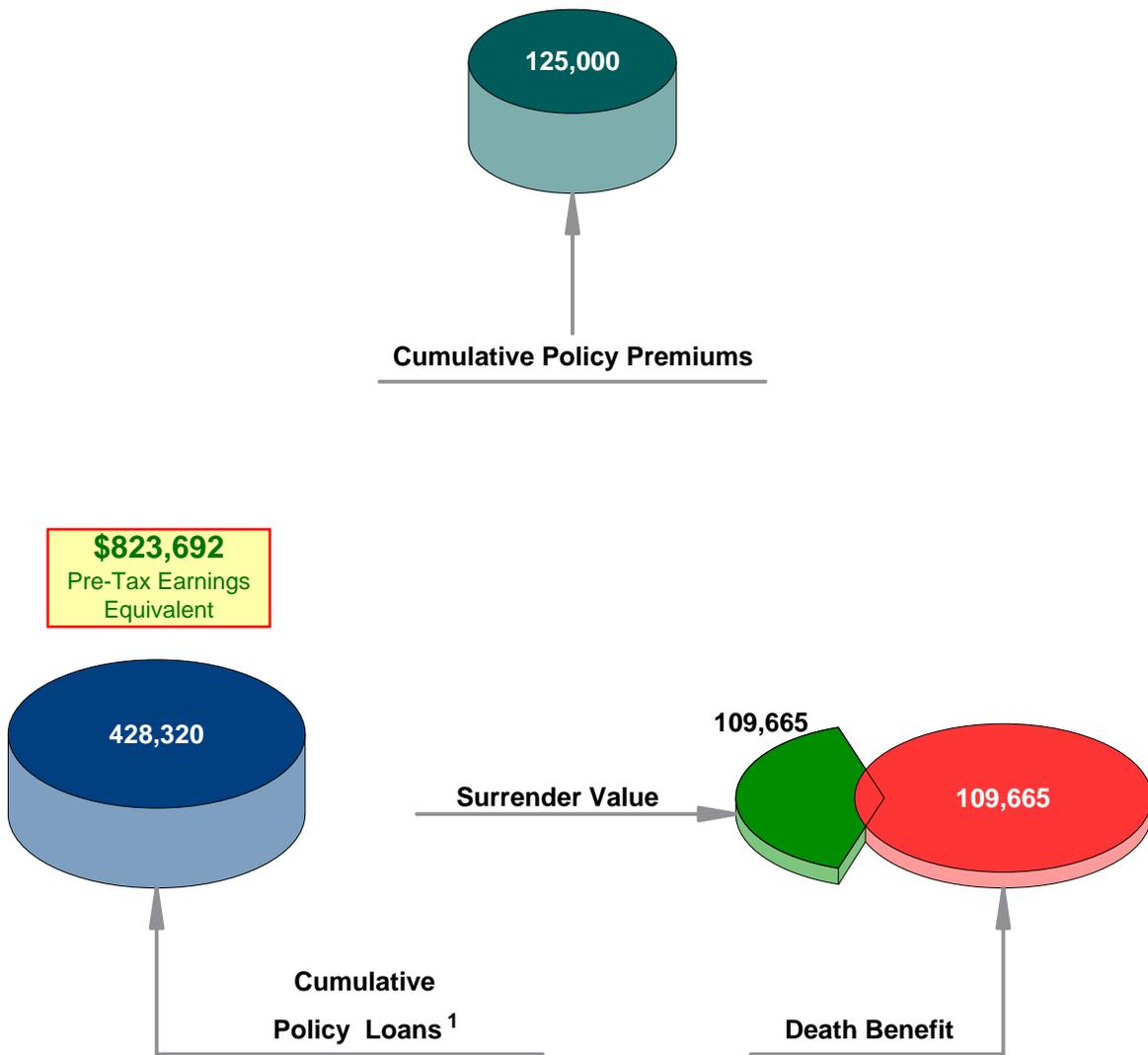
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# Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## A Look at Year 50



<sup>1</sup>For Tax Free Spending .

# Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

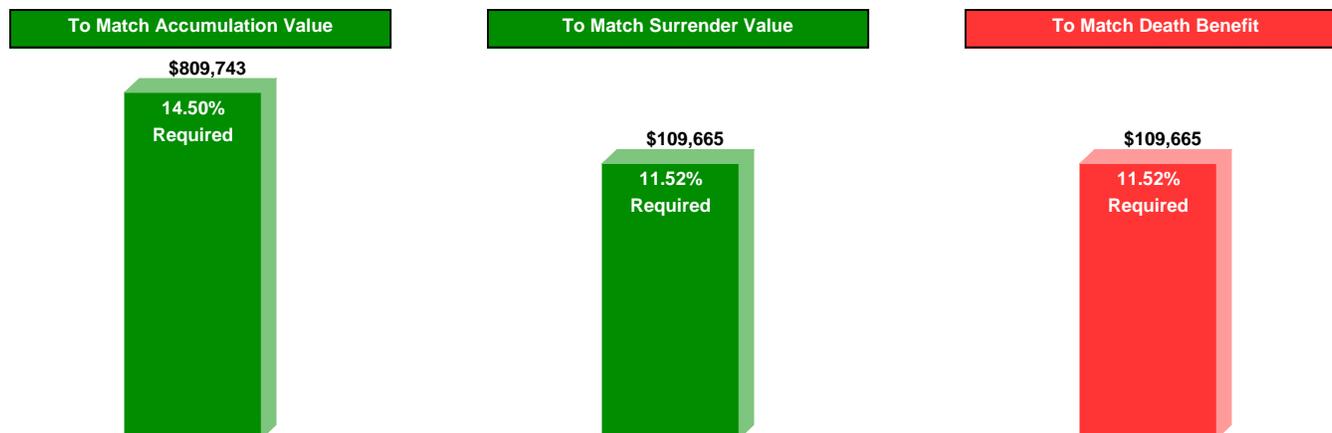
Insured: Sample Z-A50male

## Matching Policy Values at Age 99 (Year 50)

Male Age	Income Tax Rate	Builder IUL7 - Interest Rate	Initial Payment	Initial Death Benefit
50	48.00%	7.00%	5,000	207,000

### Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 50 Years.

	Hypothetical Taxable Alternative	
To match Accumulation Value of: \$809,743	14.50%	✓
To match Surrender Value of: \$109,665	11.52%	
To match Death Benefit of: \$109,665	11.52%	



### 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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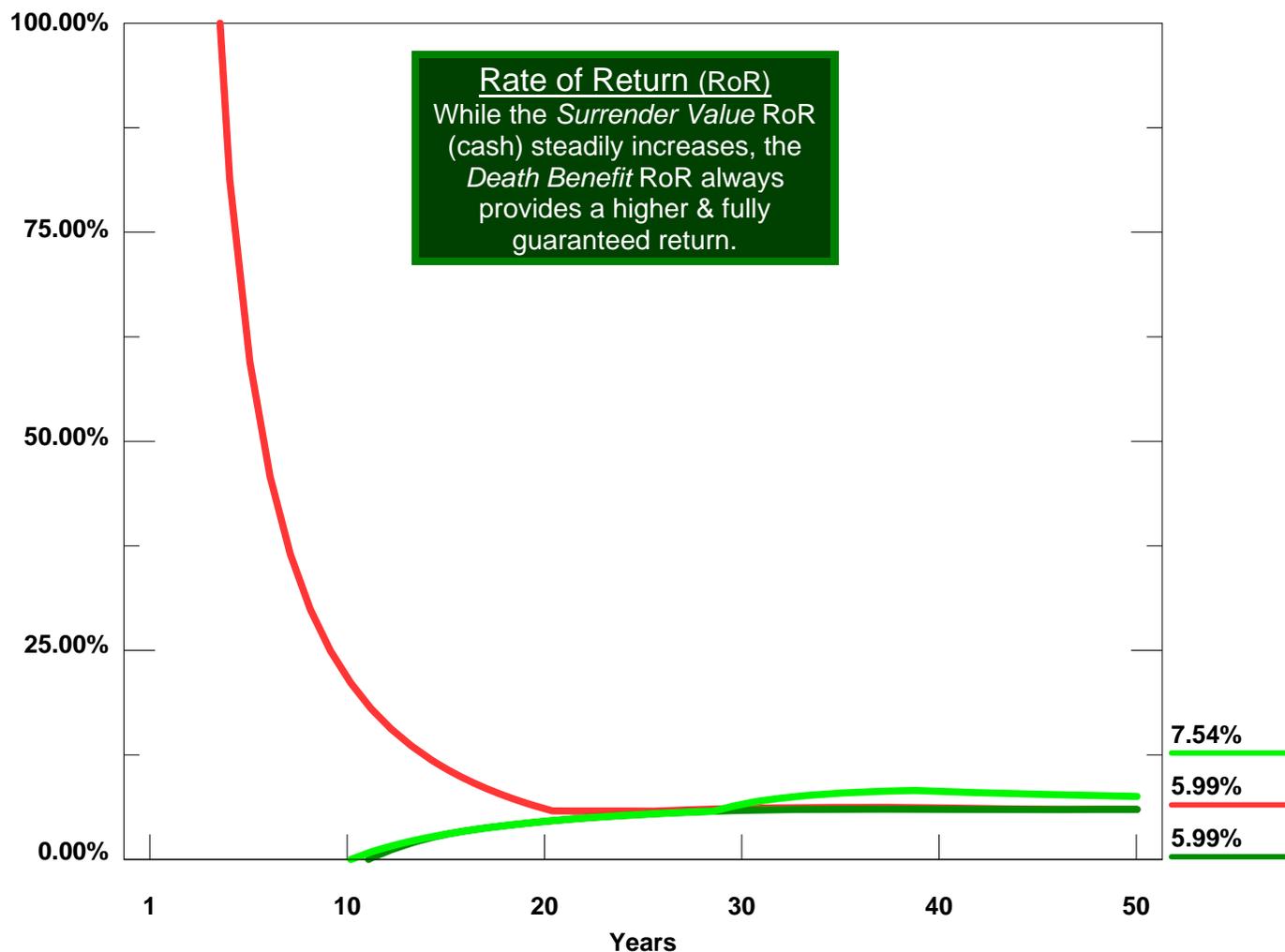
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# Indexed Plan - Maximum Level Payment

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## 50 Year Analysis



### At Year 50

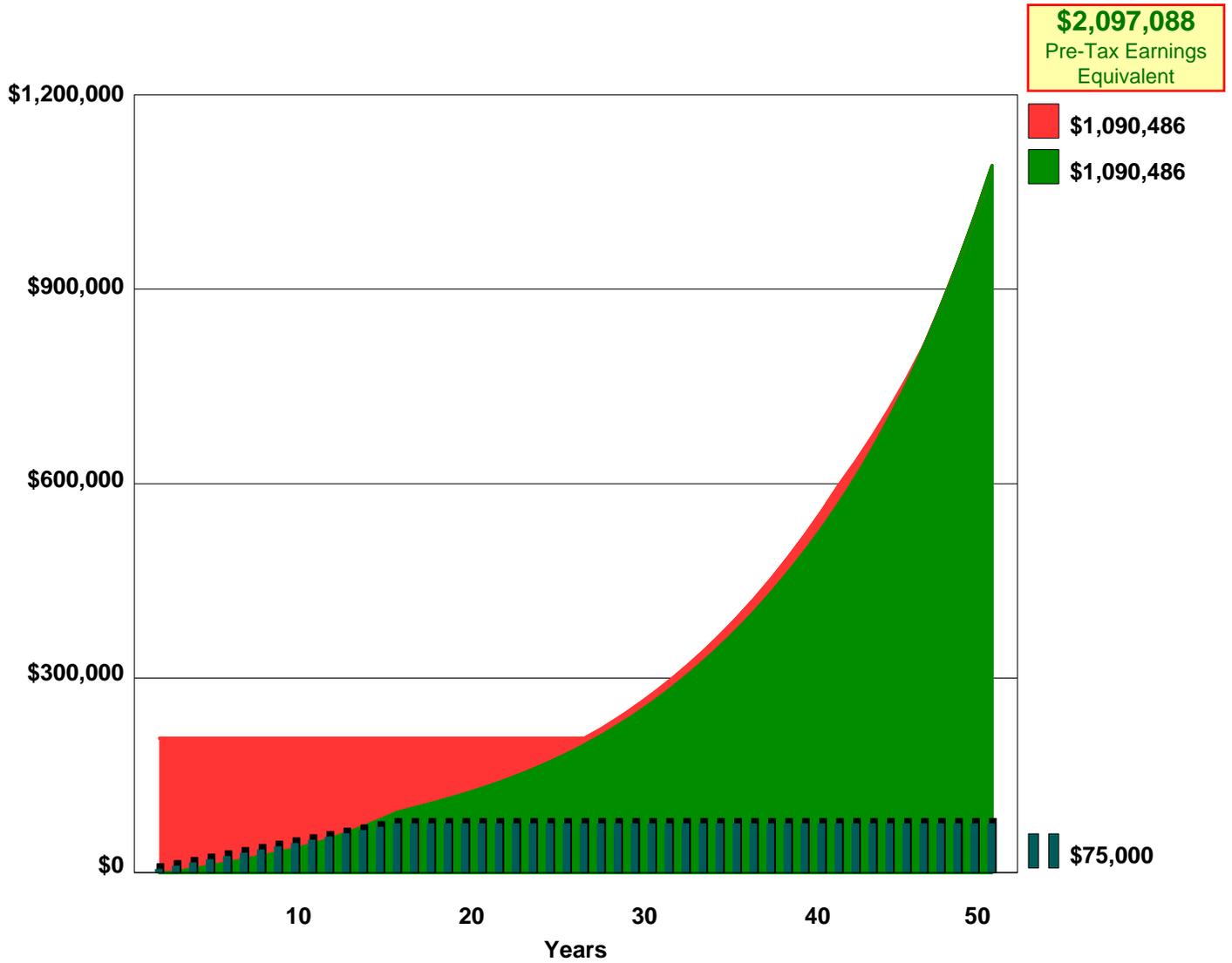
- Accum Value Net Rate of Return 7.54%
- Surrender Value Net Rate of Return 5.99%
- Death Benefit Net Rate of Return 5.99%

# Indexed Plan - Suspend Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## 50 Year Analysis



	At Year 50
Cumulative Net Payments	\$75,000
Surrender Value	\$1,090,486
Death Benefit	\$1,090,486

# Indexed Plan - Suspend Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## 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 207,000

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	50	5,000	3,777	3,777	0	207,000
2	51	5,000	3,942	7,719	1,126	207,000
3	52	5,000	4,075	11,794	5,336	207,000
4	53	5,000	4,269	16,063	9,874	207,000
5	54	5,000	4,481	20,544	14,624	207,000
6	55	5,000	4,733	25,277	19,626	207,000
7	56	5,000	4,987	30,264	24,882	207,000
8	57	5,000	5,261	35,525	30,547	207,000
9	58	5,000	5,583	41,108	36,533	207,000
10	59	5,000	5,968	47,076	42,905	207,000
11	60	5,000	7,933	55,009	51,377	207,000
12	61	5,000	8,535	63,544	60,584	207,000
13	62	5,000	9,209	72,753	70,466	207,000
14	63	5,000	9,943	82,696	81,216	207,000
15	64	5,000	10,759	93,455	92,782	207,000
16	65	0	6,225	99,680	99,680	207,000
17	66	0	6,746	106,426	106,426	207,000
18	67	0	7,286	113,712	113,712	207,000
19	68	0	7,841	121,553	121,553	207,000
20	69	0	8,410	129,963	129,963	207,000
21	70	0	9,036	138,999	138,999	207,000
22	71	0	9,714	148,713	148,713	207,000
23	72	0	10,486	159,199	159,199	207,000
24	73	0	11,353	170,552	170,552	207,000
25	74	0	12,332	182,884	182,884	207,000
26	75	0	13,440	196,324	196,324	207,000
27	76	0	14,687	211,011	211,011	221,562
28	77	0	15,791	226,802	226,802	238,142
29	78	0	16,948	243,750	243,750	255,938
30	79	0	18,186	261,936	261,936	275,033
		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	261,936
Death Benefit	275,033

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This is an illustration, not a contract.

# Indexed Plan - Suspend Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## 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 207,000	
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	80	0	19,502	281,438	281,438	295,510
32	81	0	20,908	302,346	302,346	317,463
33	82	0	22,405	324,751	324,751	340,988
34	83	0	23,998	348,749	348,749	366,187
35	84	0	25,690	374,439	374,439	393,160
36	85	0	27,481	401,920	401,920	422,016
37	86	0	29,351	431,271	431,271	452,835
38	87	0	31,321	462,592	462,592	485,722
39	88	0	33,399	495,991	495,991	520,791
40	89	0	35,556	531,547	531,547	558,125
41	90	0	37,865	569,412	569,412	597,883
42	91	0	40,855	610,267	610,267	634,678
43	92	0	44,217	654,484	654,484	674,118
44	93	0	48,043	702,527	702,527	716,577
45	94	0	52,448	754,975	754,975	762,525
46	95	0	57,600	812,575	812,575	812,575
47	96	0	62,001	874,576	874,576	874,576
48	97	0	66,740	941,316	941,316	941,316
49	98	0	71,840	1,013,156	1,013,156	1,013,156
50	99	0	77,330	1,090,486	1,090,486	1,090,486

75,000

#### 50 Year Summary

Cum. Payments	75,000
Surrender Value	1,090,486
Death Benefit	1,090,486

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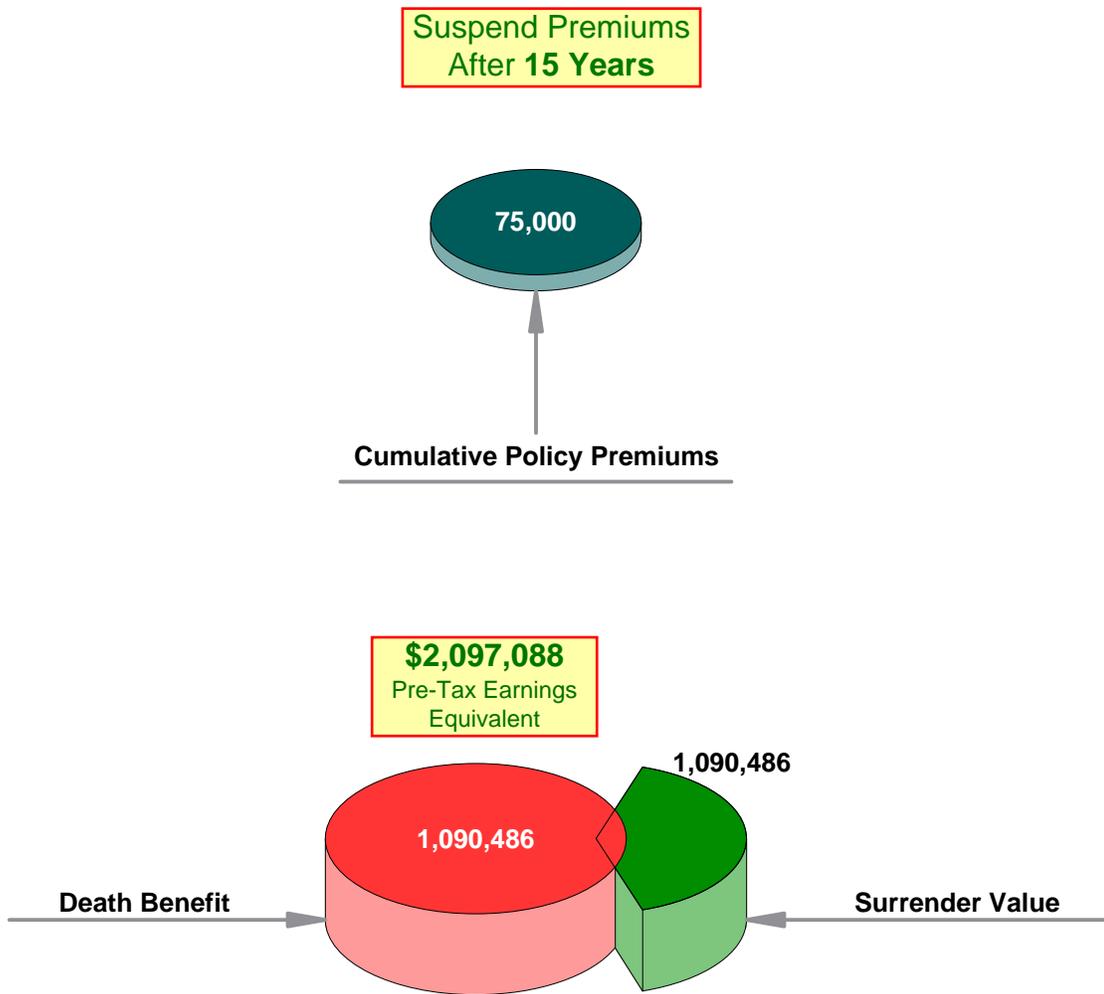
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# Indexed Plan - Suspend Maximum Level Payments

Presented By: Robert J. Moody

Insured: Sample Z-A50male

## A Look at Year 50

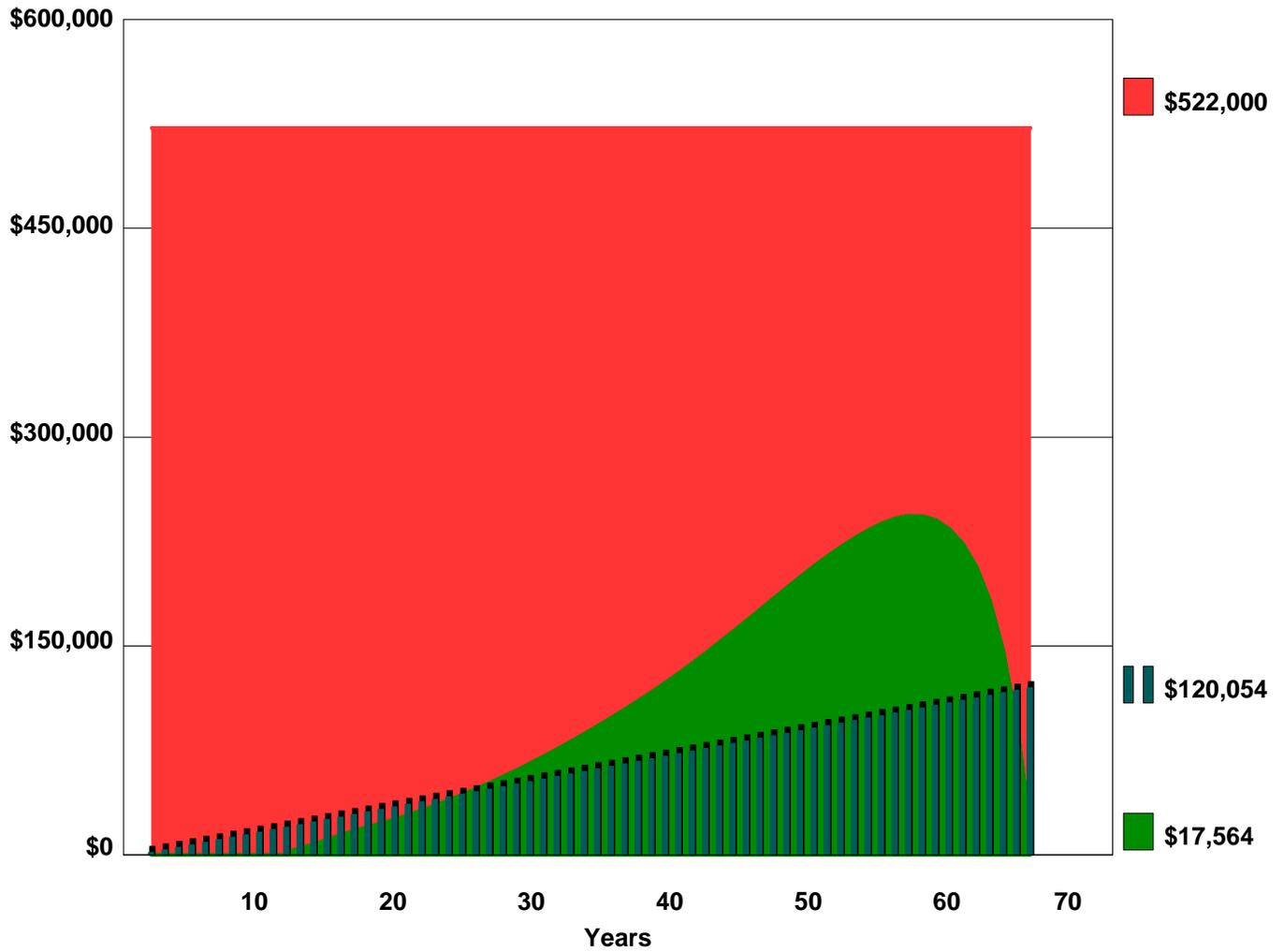


# Indexed Plan - Minimum Guaranteed No Lapse Premium

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
		<b>54,570</b>				

### 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.

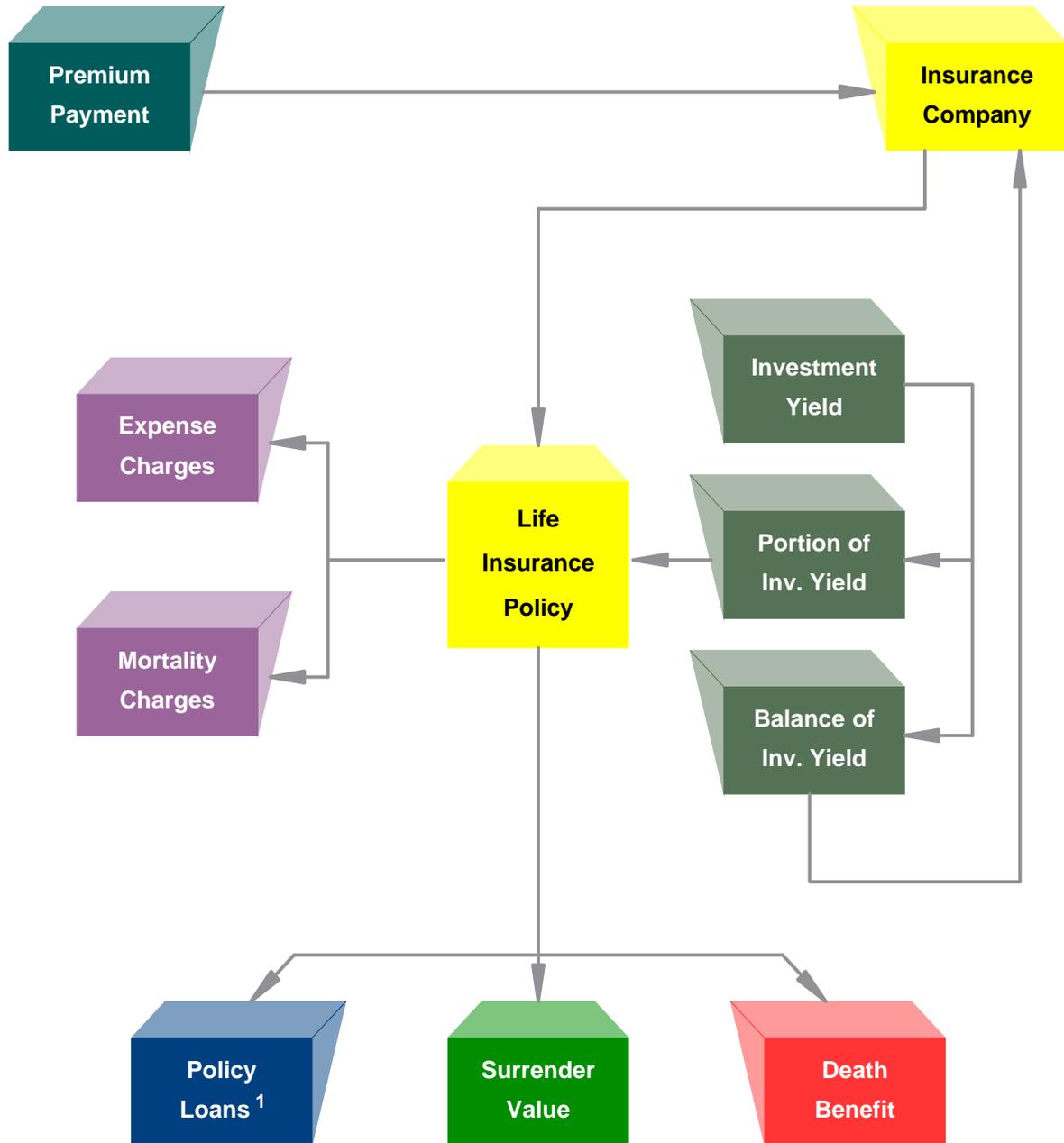
This is an illustration, not a contract.

# A Tax-Advantaged Savings and Retirement Plan

Presented By: Robert J Moody

Insured: Sample Z-A50male

## Flow Chart



<sup>1</sup>For 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.