

Indexed Life - Savings & Retirement Plan, Summary & Illustration

For: Sample



Presented By:

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Representing:

RWM - Independent Insurance Brokers

Preface

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

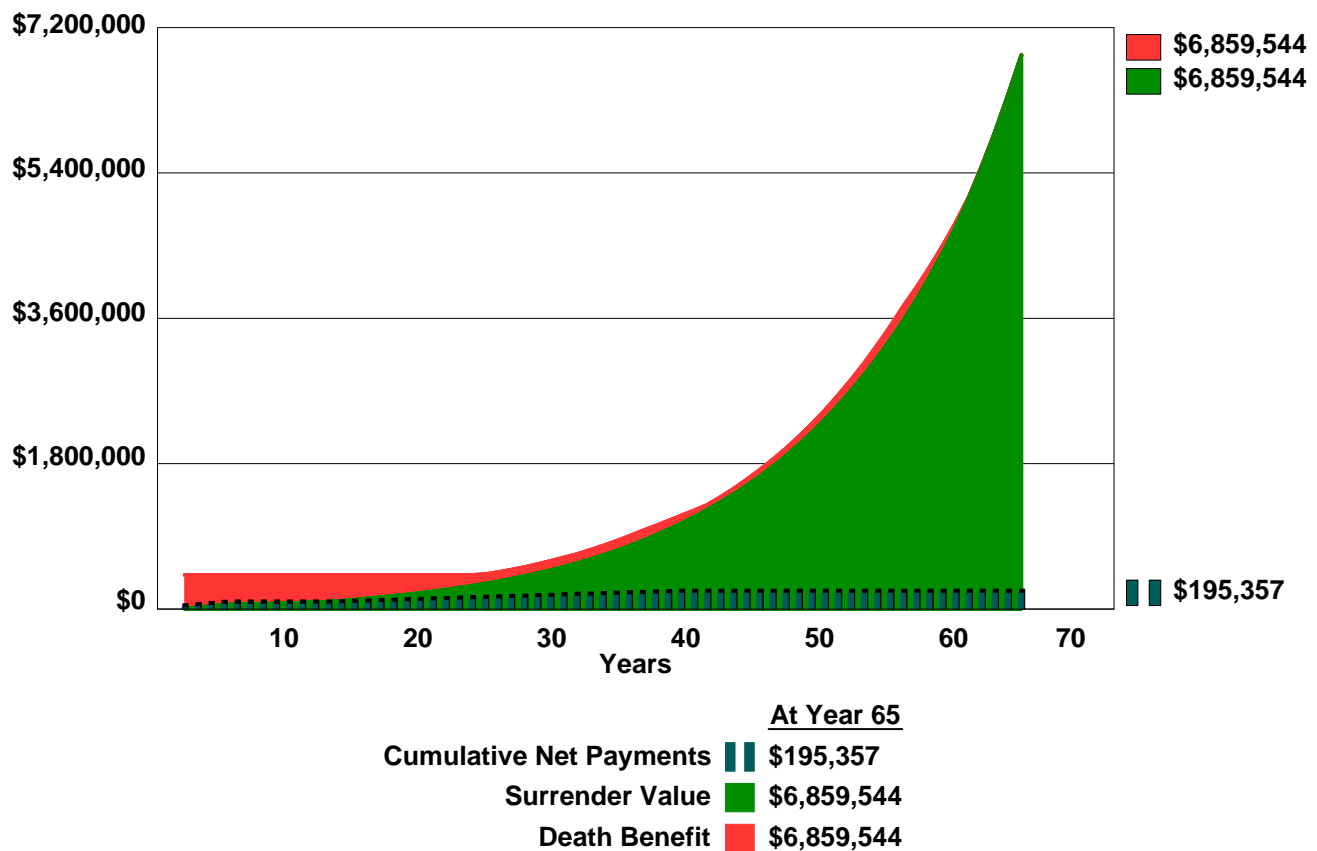
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits.

Cash value life insurance contains the following features:

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

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

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



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

Indexed Plan - **Maximum** Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

Illustration of Values of Builder IUL7 -

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 14,527 Initial Death Benefit 421,000

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	35	14,527	13,469	13,469	4,839	421,000
2	36	14,527	14,384	27,853	19,395	421,000
3	37	14,527	15,271	43,124	34,839	421,000
4	38	14,527	16,269	59,393	51,453	421,000
5	39	2,650	5,326	64,719	57,124	421,000
6	40	0	2,915	67,634	60,385	421,000
7	41	0	3,115	70,749	63,845	421,000
8	42	0	3,329	74,078	67,691	421,000
9	43	0	3,598	77,676	71,807	421,000
10	44	0	3,845	81,521	76,170	421,000
11	45	0	5,645	87,166	82,505	421,000
12	46	0	6,044	93,210	89,412	421,000
13	47	4,365	11,221	104,431	101,497	421,000
14	48	5,009	12,753	117,184	115,286	421,000
15	49	5,009	13,749	130,933	130,070	421,000
16	50	5,009	14,789	145,722	145,722	421,000
17	51	5,009	15,913	161,635	161,635	421,000
18	52	5,009	17,160	178,795	178,795	421,000
19	53	5,009	18,476	197,271	197,271	421,000
20	54	5,009	19,925	217,196	217,196	421,000
21	55	5,009	21,417	238,613	238,613	421,000
22	56	5,009	23,062	261,675	261,675	421,000
23	57	5,009	24,848	286,523	286,523	421,000
24	58	5,009	26,772	313,295	313,295	432,347
25	59	5,009	28,862	342,157	342,157	458,491
26	60	5,009	30,995	373,152	373,152	485,098
27	61	5,009	33,293	406,445	406,445	520,250
28	62	5,009	35,768	442,213	442,213	557,188
29	63	5,009	38,409	480,622	480,622	595,971
30	64	5,009	41,270	521,892	521,892	636,709
		150,276				

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

30 Year Summary

Cum. Payments	150,276
Surrender Value	521,892
Death Benefit	636,709

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

This is an illustration, not a contract.

Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

Illustration of Values of Builder IUL7 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 14,527	Initial Death Benefit 421,000	
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	65	5,009	44,347	566,239	566,239	679,487
32	66	5,009	47,632	613,871	613,871	730,507
33	67	5,009	51,155	665,026	665,026	784,730
34	68	5,009	54,944	719,970	719,970	842,365
35	69	5,009	59,011	778,981	778,981	903,618
36	70	5,009	63,488	842,469	842,469	968,840
37	71	5,009	68,280	910,749	910,749	1,029,146
38	72	5,009	73,484	984,233	984,233	1,092,499
39	73	5,009	79,126	1,063,359	1,063,359	1,159,061
40	74	0	79,882	1,143,241	1,143,241	1,223,268
41	75	0	86,189	1,229,430	1,229,430	1,290,901
42	76	0	92,568	1,321,998	1,321,998	1,388,098
43	77	0	99,388	1,421,386	1,421,386	1,492,455
44	78	0	106,671	1,528,057	1,528,057	1,604,460
45	79	0	114,464	1,642,521	1,642,521	1,724,647
46	80	0	122,750	1,765,271	1,765,271	1,853,535
47	81	0	131,593	1,896,864	1,896,864	1,991,708
48	82	0	141,025	2,037,889	2,037,889	2,139,783
49	83	0	151,052	2,188,941	2,188,941	2,298,388
50	84	0	161,706	2,350,647	2,350,647	2,468,179
51	85	0	172,984	2,523,631	2,523,631	2,649,813
52	86	0	184,787	2,708,418	2,708,418	2,843,838
53	87	0	197,223	2,905,641	2,905,641	3,050,923
54	88	0	210,341	3,115,982	3,115,982	3,271,782
55	89	0	223,995	3,339,977	3,339,977	3,506,976
56	90	0	238,528	3,578,505	3,578,505	3,757,430
57	91	0	257,313	3,835,818	3,835,818	3,989,251
58	92	0	278,456	4,114,274	4,114,274	4,237,702
59	93	0	302,507	4,416,781	4,416,781	4,505,117
60	94	0	330,236	4,747,017	4,747,017	4,794,487
		195,357				

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	195,357
Surrender Value	4,747,017
Death Benefit	4,794,487

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

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Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

Illustration of Values of Builder IUL7 - Guideline Premium Test

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 14,527	Initial Death Benefit 421,000		
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	95	0	362,674	5,109,691	5,109,691	5,109,691	No insurance mortality cost
62	96	0	390,389	5,500,080	5,500,080	5,500,080	
63	97	0	420,223	5,920,303	5,920,303	5,920,303	
64	98	0	452,337	6,372,640	6,372,640	6,372,640	
65	99	0	486,904	6,859,544	6,859,544	6,859,544	

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

195,357

65 Year Summary

Cum. Payments	195,357
Surrender Value	6,859,544
Death Benefit	6,859,544

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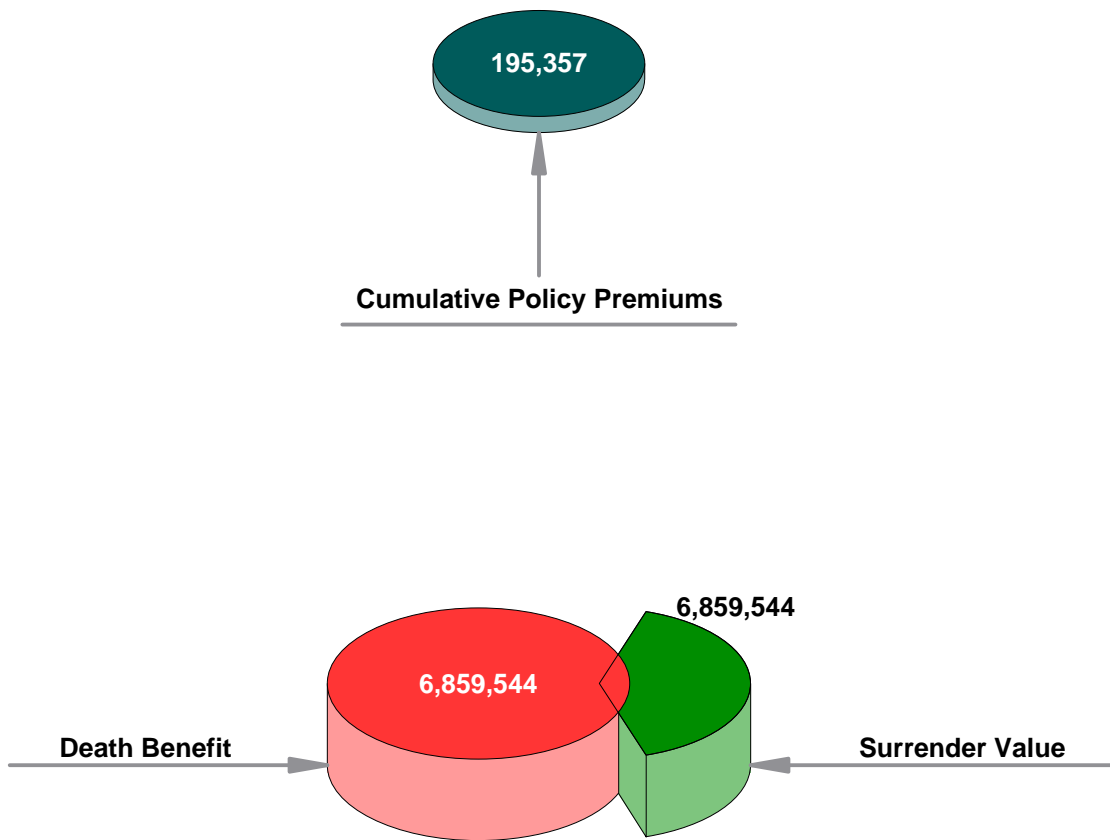
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Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

A Look at Year 65



Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

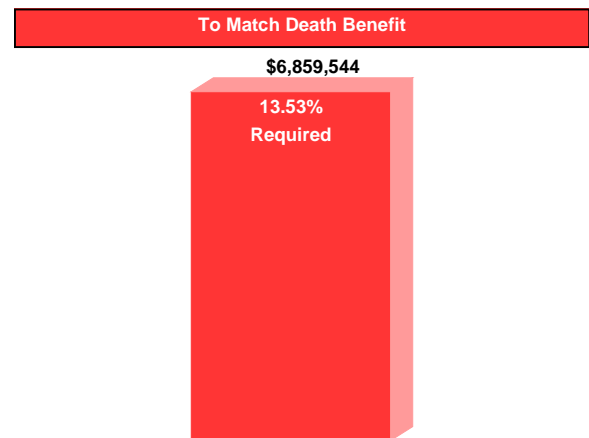
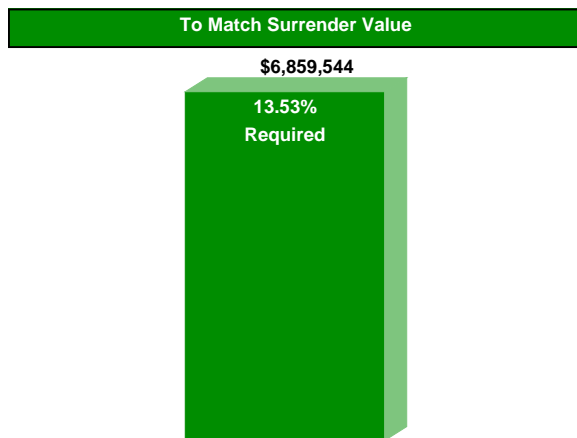
Insured: Sample Z-A35maleB

Matching Policy Values at Age 99 (Year 65)

Male Age 35	Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 14,527	Initial Death Benefit 421,000
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Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 65 Years.

	Hypothetical Taxable Alternative
To match Surrender Value of: \$6,859,544	13.53%
To match Death Benefit of: \$6,859,544	13.53%



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, withdrawals and/or other non-loan policy cash flow are taxed on a LIFO (last-in, first-out) basis. An additional tax of 10.00% is assessed on any taxable policy cash flow prior to age 59½.

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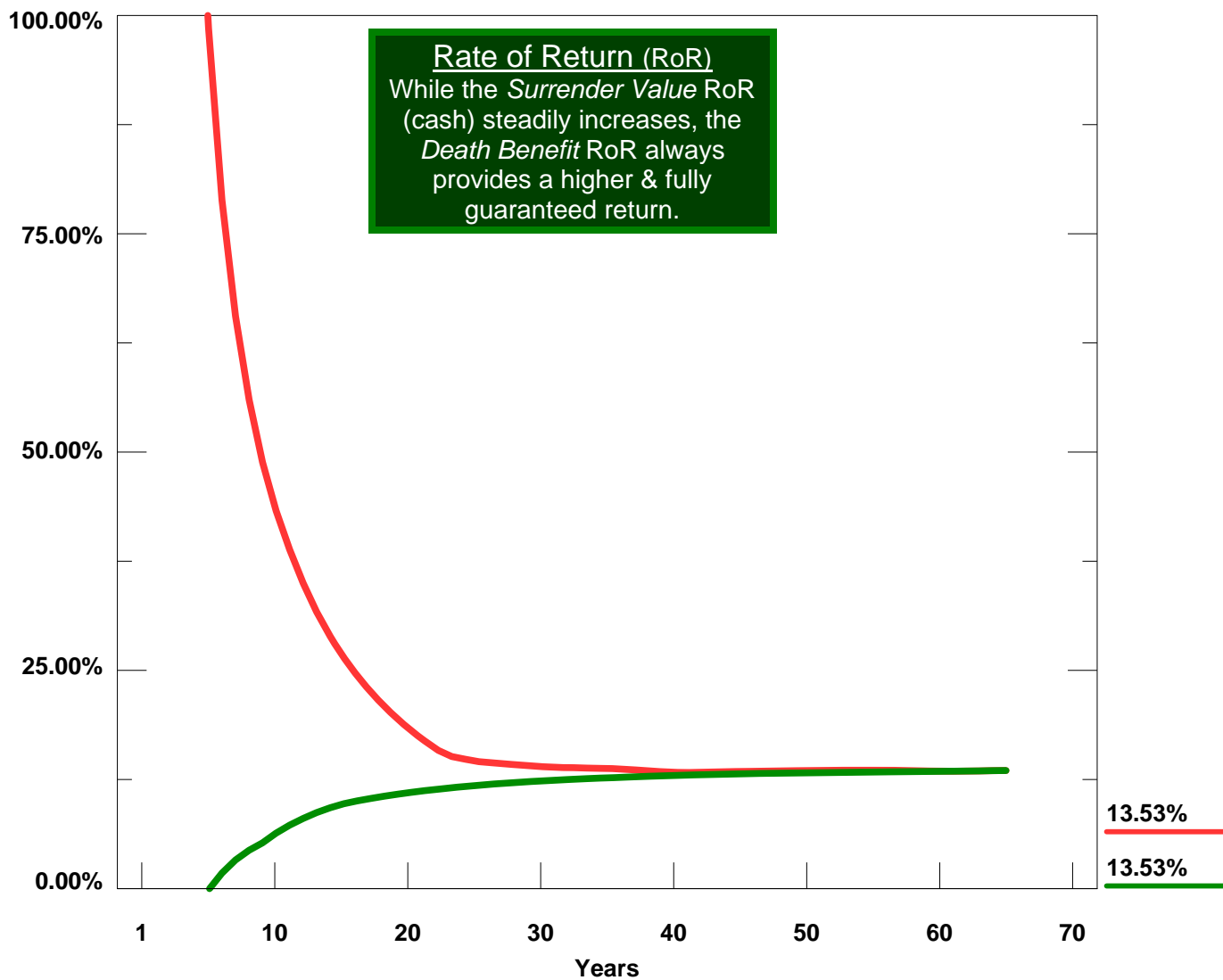
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Indexed Plan - Maximum Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

65 Year Analysis



At Year 65

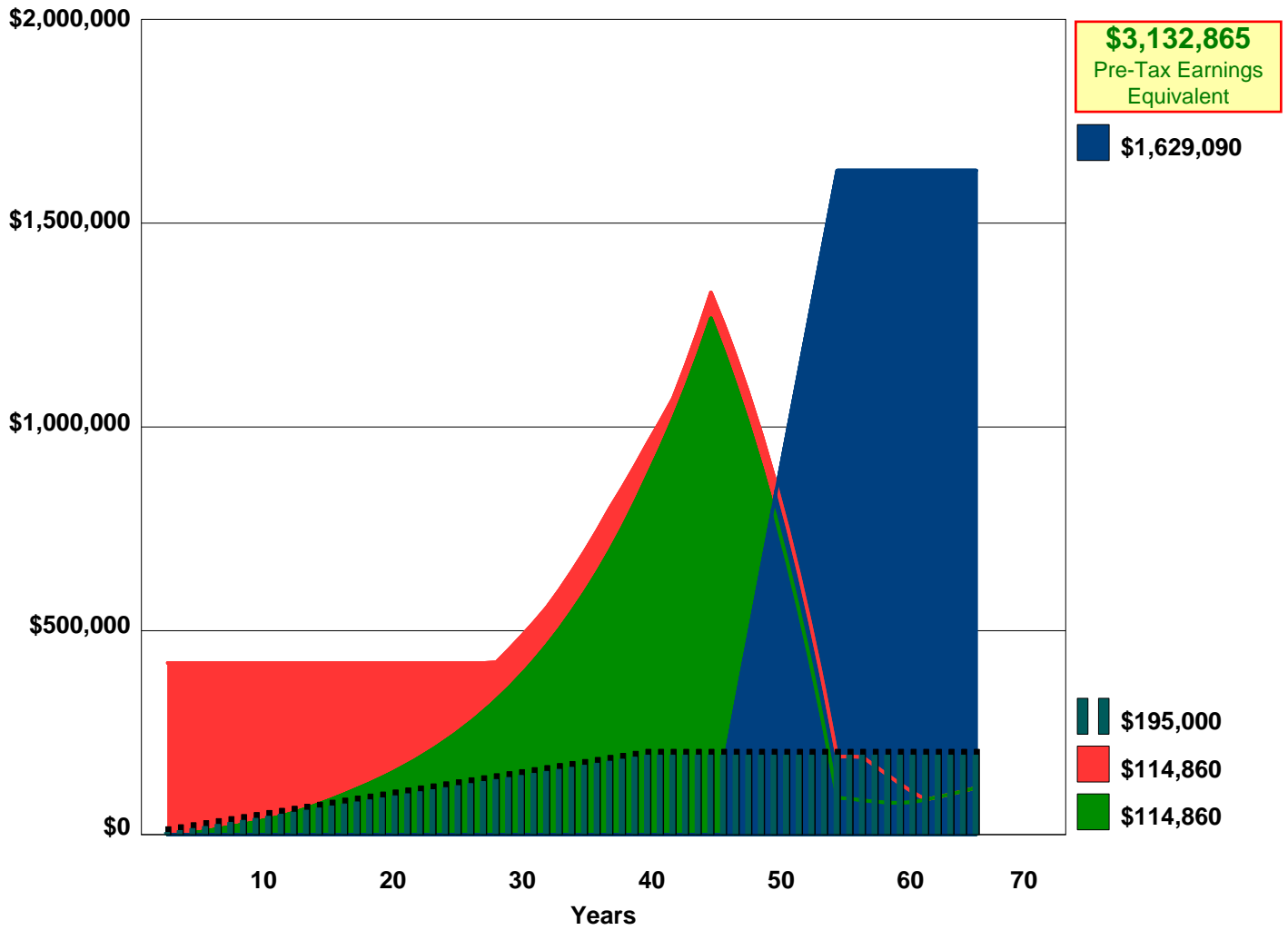
Surrender Value Pre-Tax Equivalent Rate of Return	13.53%
Death Benefit Pre-Tax Equivalent Rate of Return	13.53%

Indexed Plan - Max **Level** Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35male

65 Year Analysis



At Year 65	
Cumulative Policy Premiums	\$195,000
Cumulative Policy Loans ¹	\$1,629,090
Surrender Value	\$114,860
Death Benefit	\$114,860

¹For Tax Free Spending .

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35male

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 421,000		
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	35	5,000	0	3,804	0	421,000	
2	36	5,000	0	7,865	0	421,000	
3	37	5,000	0	12,105	3,820	421,000	
4	38	5,000	0	16,586	8,646	421,000	
5	39	5,000	0	21,373	13,778	421,000	
6	40	5,000	0	26,392	19,142	421,000	
7	41	5,000	0	31,754	24,850	421,000	
8	42	5,000	0	37,485	31,099	421,000	
9	43	5,000	0	43,654	37,785	421,000	
10	44	5,000	0	50,245	44,894	421,000	
11	45	5,000	0	58,844	54,184	421,000	
12	46	5,000	0	68,070	64,273	421,000	
13	47	5,000	0	78,015	75,081	421,000	
14	48	5,000	0	88,695	86,796	421,000	
15	49	5,000	0	100,209	99,346	421,000	
16	50	5,000	0	112,585	112,585	421,000	
17	51	5,000	0	125,892	125,892	421,000	
18	52	5,000	0	140,241	140,241	421,000	
19	53	5,000	0	155,681	155,681	421,000	
20	54	5,000	0	172,333	172,333	421,000	
21	55	5,000	0	190,204	190,204	421,000	
22	56	5,000	0	209,429	209,429	421,000	
23	57	5,000	0	230,123	230,123	421,000	
24	58	5,000	0	252,392	252,392	421,000	
25	59	5,000	0	276,396	276,396	421,000	
26	60	5,000	0	302,200	302,200	421,000	
27	61	5,000	0	330,018	330,018	422,423	
28	62	5,000	0	360,045	360,045	453,656	
29	63	5,000	0	392,289	392,289	486,439	
30	64	5,000	0	426,937	426,937	520,863	
		150,000	0				

30 Year Summary

Cum. Payments	150,000
Cum. Policy Loan Proceeds	0
Surrender Value	426,937
Death Benefit	520,863

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This is an illustration, not a contract.

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35male

Illustration of Values of Builder IUL7 -

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 421,000					
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	65	5,000	0	464,167	464,167	557,000				
32	66	5,000	0	504,156	504,156	599,946				
33	67	5,000	0	547,103	547,103	645,581				
34	68	5,000	0	593,232	593,232	694,081				
35	69	5,000	0	642,776	642,776	745,620				
36	70	5,000	0	696,077	696,077	800,489				
37	71	5,000	0	753,401	753,401	851,343				
38	72	5,000	0	815,093	815,093	904,753				
39	73	5,000	0	881,520	881,520	960,856				
40	74	0	0	947,725	947,725	1,014,066				
41	75	0	0	1,019,158	1,019,158	1,070,116				
42	76	0	0	1,095,878	1,095,878	1,150,672				
43	77	0	0	1,178,249	1,178,249	1,237,162				
44	78	0	0	1,266,657	1,266,657	1,329,990				
45	79	0	162,909	1,353,958	1,186,162	1,253,860				
46	80	0	162,909	1,439,767	1,099,141	1,171,129				
47	81	0	162,909	1,523,690	1,005,048	1,081,233				
48	82	0	162,909	1,605,293	903,296	983,561				
49	83	0	162,909	1,684,083	793,229	877,434				
50	84	0	162,909	1,759,516	674,141	762,117				
51	85	0	162,909	1,830,979	545,246	636,795				
52	86	0	162,909	1,897,708	405,607	500,493				
53	87	0	162,909	1,958,956	254,296	352,244				
54	88	0	162,909	2,013,935	90,338	191,035				
55	89	0	0	2,069,255	87,951	191,413				
56	90	0	0	2,124,882	84,139	190,383				
57	91	0	0	2,182,769	80,803	168,114				
58	92	0	0	2,243,493	78,469	145,773				
59	93	0	0	2,307,814	77,839	123,995				
60	94	0	0	2,376,750	79,875	103,643				
		195,000	1,629,090							
							\$3,132,865 Pre-Tax Earnings Equivalent			

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

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

60 Year Summary

Cum. Payments	195,000
Cum. Policy Loan Proceeds	1,629,090
Surrender Value	79,875
Death Benefit	103,643

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This is an illustration, not a contract.

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35male

Illustration of Values of Builder IUL7 -

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 421,000	
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	95	0	0	2,451,662	85,881	85,881
62	96	0	0	2,529,101	92,347	92,347
63	97	0	0	2,609,163	99,306	99,306
64	98	0	0	2,691,949	106,797	106,797
65	99	0	0	2,777,567	114,860	114,860

195,000 1,629,090

65 Year Summary

Cum. Payments	195,000
Cum. Policy Loan Proceeds	1,629,090
Surrender Value	114,860
Death Benefit	114,860

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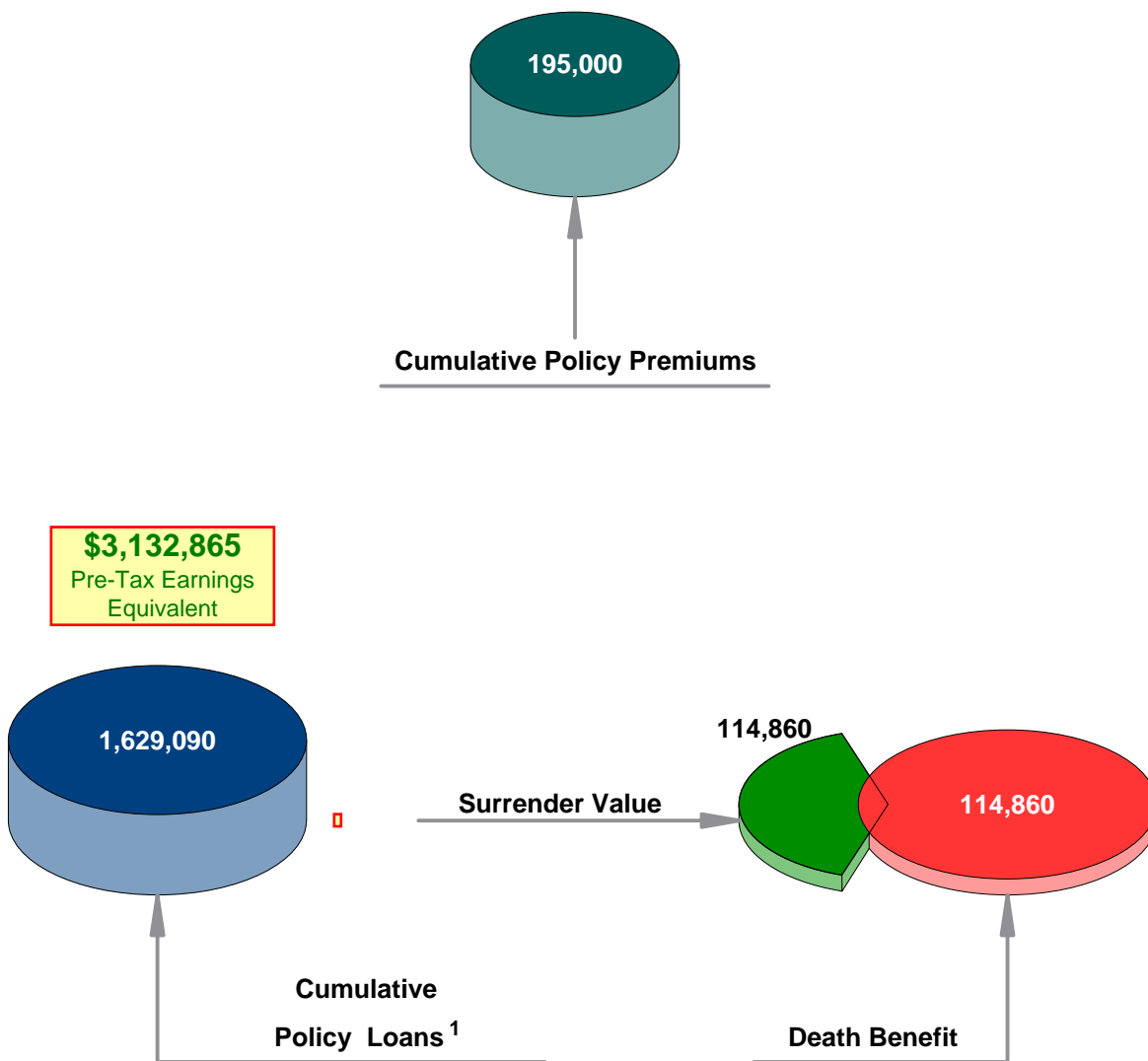
This is an illustration, not a contract.

Indexed Plan - Max Level Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35male

A Look at Year 65



¹For Tax Free Spending .

Indexed Plan - Max Level Premium


Presented By: Robert J. Moody

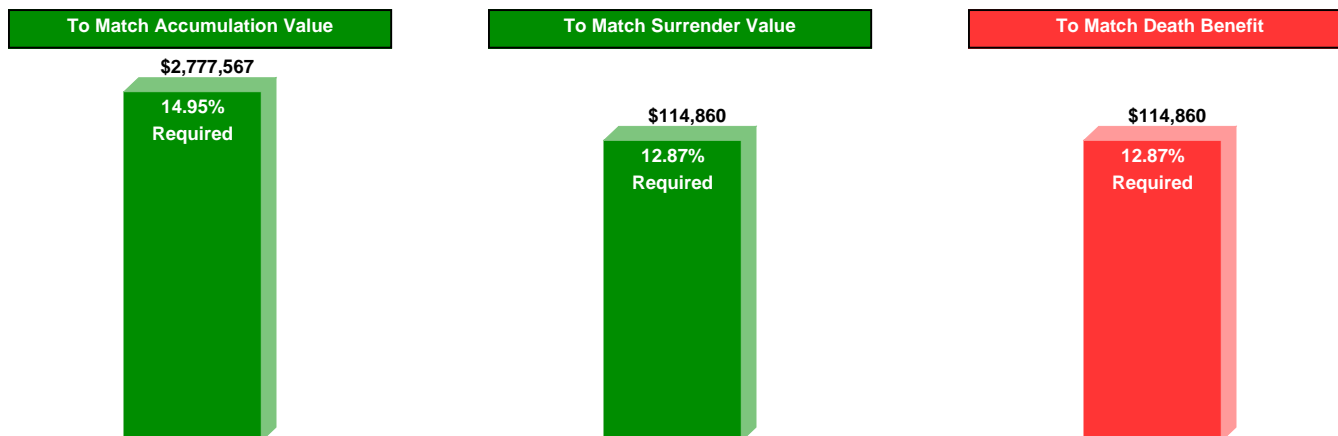
Insured: Sample Z-A35male

Matching Policy Values at Age 99 (Year 65)

Male Age 35	Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 421,000
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Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Builder IUL7 - Guideline Premium Test Policy Values over 65 Years.

	Hypothetical Taxable Alternative
To match Accumulation Value of: \$2,777,567	14.95% 
To match Surrender Value of: \$114,860	12.87%
To match Death Benefit of: \$114,860	12.87%



Income Tax Considerations

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

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Indexed Plan - Suspend Premiums

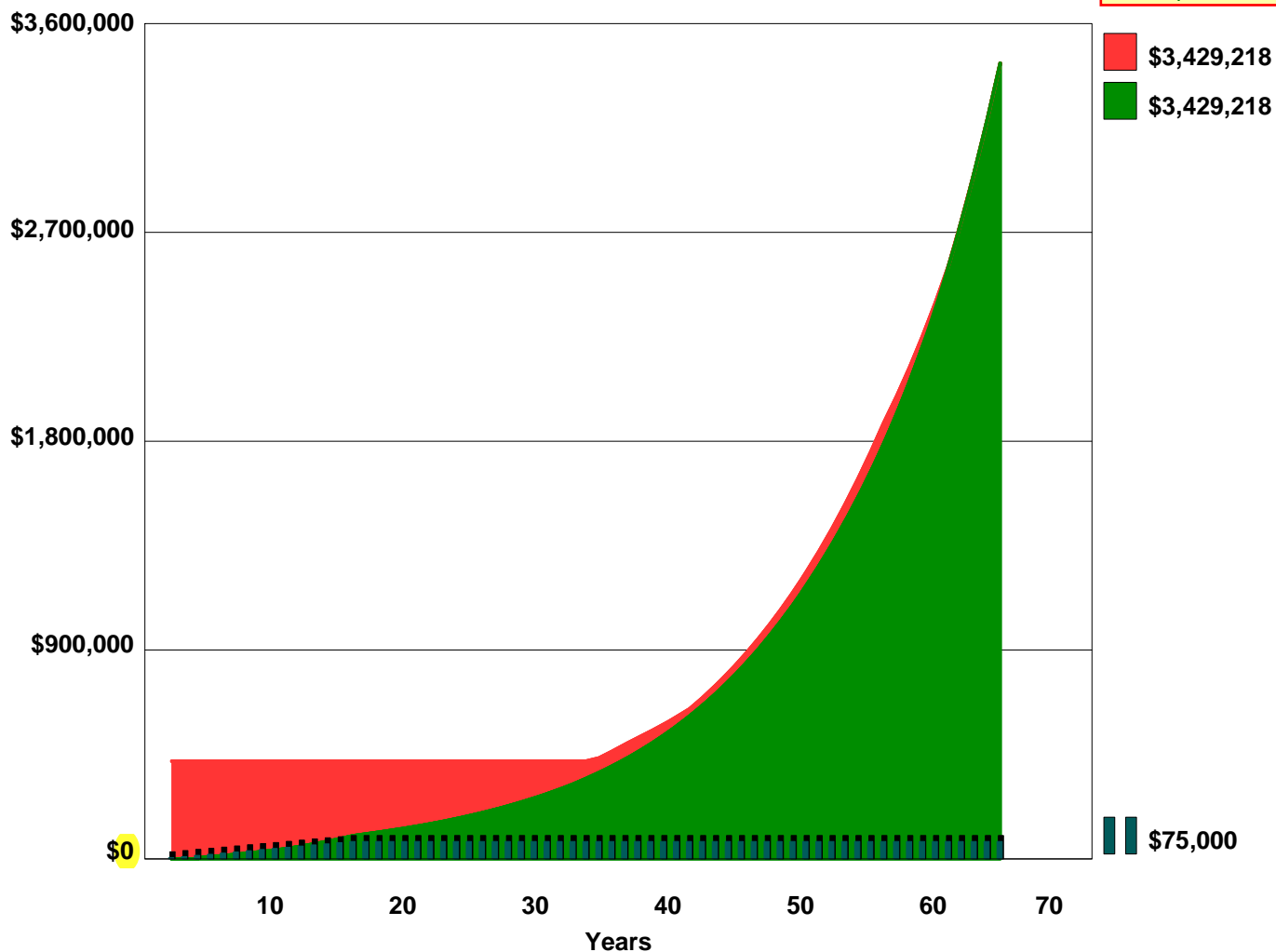
Presented By: Robert J. Moody

Insured: Sample Z-A35maleB


65 Year Analysis


Suspend Premiums
After 15 Years


\$6,234,942
Pre-Tax Earnings
Equivalent



At Year 65

Cumulative Net Payments  \$75,000

Surrender Value  \$3,429,218

Death Benefit  \$3,429,218

Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

Illustration of Values of Builder IUL7 -

Suspend Premiums After 15 Years

Income Tax Rate 48.00% Builder IUL7 - Interest Rate 7.00% Initial Payment 5,000 Initial Death Benefit 421,000

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	35	5,000	3,804	3,804	0	421,000
2	36	5,000	4,061	7,865	0	421,000
3	37	5,000	4,240	12,105	3,820	421,000
4	38	5,000	4,481	16,586	8,646	421,000
5	39	5,000	4,787	21,373	13,778	421,000
6	40	5,000	5,019	26,392	19,142	421,000
7	41	5,000	5,362	31,754	24,850	421,000
8	42	5,000	5,731	37,485	31,099	421,000
9	43	5,000	6,169	43,654	37,785	421,000
10	44	5,000	6,591	50,245	44,894	421,000
11	45	5,000	8,599	58,844	54,184	421,000
12	46	5,000	9,226	68,070	64,273	421,000
13	47	5,000	9,945	78,015	75,081	421,000
14	48	5,000	10,680	88,695	86,796	421,000
15	49	5,000	11,514	100,209	99,346	421,000
16	50	0	6,985	107,194	107,194	421,000
17	51	0	7,492	114,686	114,686	421,000
18	52	0	8,080	122,766	122,766	421,000
19	53	0	8,677	131,443	131,443	421,000
20	54	0	9,358	140,801	140,801	421,000
21	55	0	9,991	150,792	150,792	421,000
22	56	0	10,714	161,506	161,506	421,000
23	57	0	11,498	173,004	173,004	421,000
24	58	0	12,320	185,324	185,324	421,000
25	59	0	13,245	198,569	198,569	421,000
26	60	0	14,116	212,685	212,685	421,000
27	61	0	15,130	227,815	227,815	421,000
28	62	0	16,245	244,060	244,060	421,000
29	63	0	17,426	261,486	261,486	421,000
30	64	0	18,753	280,239	280,239	421,000
		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	280,239
Death Benefit	421,000

*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 Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

Illustration of Values of Builder IUL7 -

Suspend Premiums After 15 Years

Income Tax Rate 48.00% Builder IUL7 - Interest Rate 7.00% Initial Payment 5,000 Initial Death Benefit 421,000

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

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	65	0	20,200	300,439	300,439	421,000
32	66	0	21,817	322,256	322,256	421,000
33	67	0	23,589	345,845	345,845	421,000
34	68	0	25,553	371,398	371,398	434,536
35	69	0	27,618	399,016	399,016	462,858
36	70	0	29,715	428,731	428,731	493,041
37	71	0	31,961	460,692	460,692	520,582
38	72	0	34,400	495,092	495,092	549,552
39	73	0	37,045	532,137	532,137	580,030
40	74	0	39,928	572,065	572,065	612,109
41	75	0	43,080	615,145	615,145	645,902
42	76	0	46,269	661,414	661,414	694,485
43	77	0	49,677	711,091	711,091	746,645
44	78	0	53,317	764,408	764,408	802,629
45	79	0	57,213	821,621	821,621	862,702
46	80	0	61,354	882,975	882,975	927,124
47	81	0	65,774	948,749	948,749	996,187
48	82	0	70,488	1,019,237	1,019,237	1,070,199
49	83	0	75,500	1,094,737	1,094,737	1,149,474
50	84	0	80,825	1,175,562	1,175,562	1,234,340
51	85	0	86,461	1,262,023	1,262,023	1,325,124
52	86	0	92,361	1,354,384	1,354,384	1,422,103
53	87	0	98,576	1,452,960	1,452,960	1,525,608
54	88	0	105,133	1,558,093	1,558,093	1,635,998
55	89	0	111,957	1,670,050	1,670,050	1,753,552
56	90	0	119,221	1,789,271	1,789,271	1,878,734
57	91	0	128,609	1,917,880	1,917,880	1,994,596
58	92	0	139,178	2,057,058	2,057,058	2,118,770
59	93	0	151,200	2,208,258	2,208,258	2,252,423
60	94	0	165,060	2,373,318	2,373,318	2,397,052
		75,000				

60 Year Summary

Cum. Payments	75,000
Surrender Value	2,373,318
Death Benefit	2,397,052

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

This is an illustration, not a contract.

Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

Illustration of Values of Builder IUL7 -

Suspend Premiums After 15 Years

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 5,000	Initial Death Benefit 421,000	
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	95	0	181,275	2,554,593	2,554,593	2,554,593
62	96	0	195,127	2,749,720	2,749,720	2,749,720
63	97	0	210,039	2,959,759	2,959,759	2,959,759
64	98	0	226,090	3,185,849	3,185,849	3,185,849
65	99	0	243,369	3,429,218	3,429,218	3,429,218

75,000

65 Year Summary

Cum. Payments	75,000
Surrender Value	3,429,218
Death Benefit	3,429,218

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

This is an illustration, not a contract.

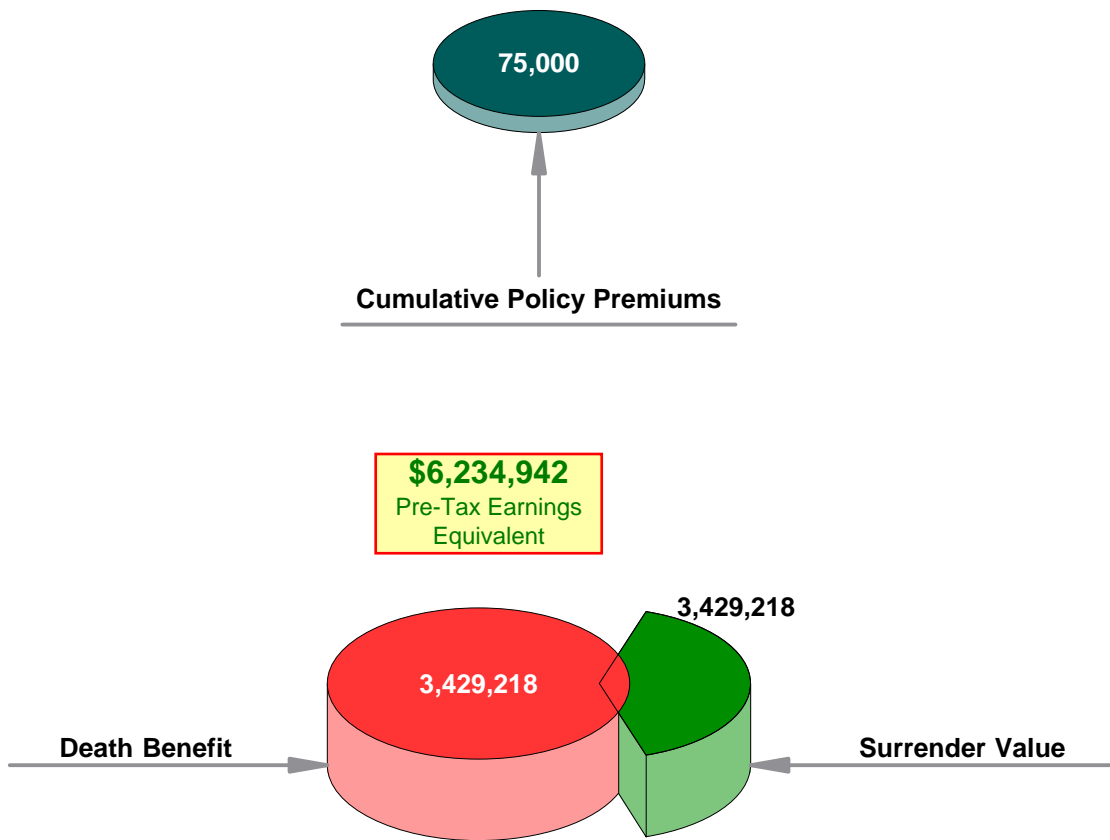
Indexed Plan - Suspend Premiums

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

A Look at Year 65

Suspend Premiums
After 15 Years

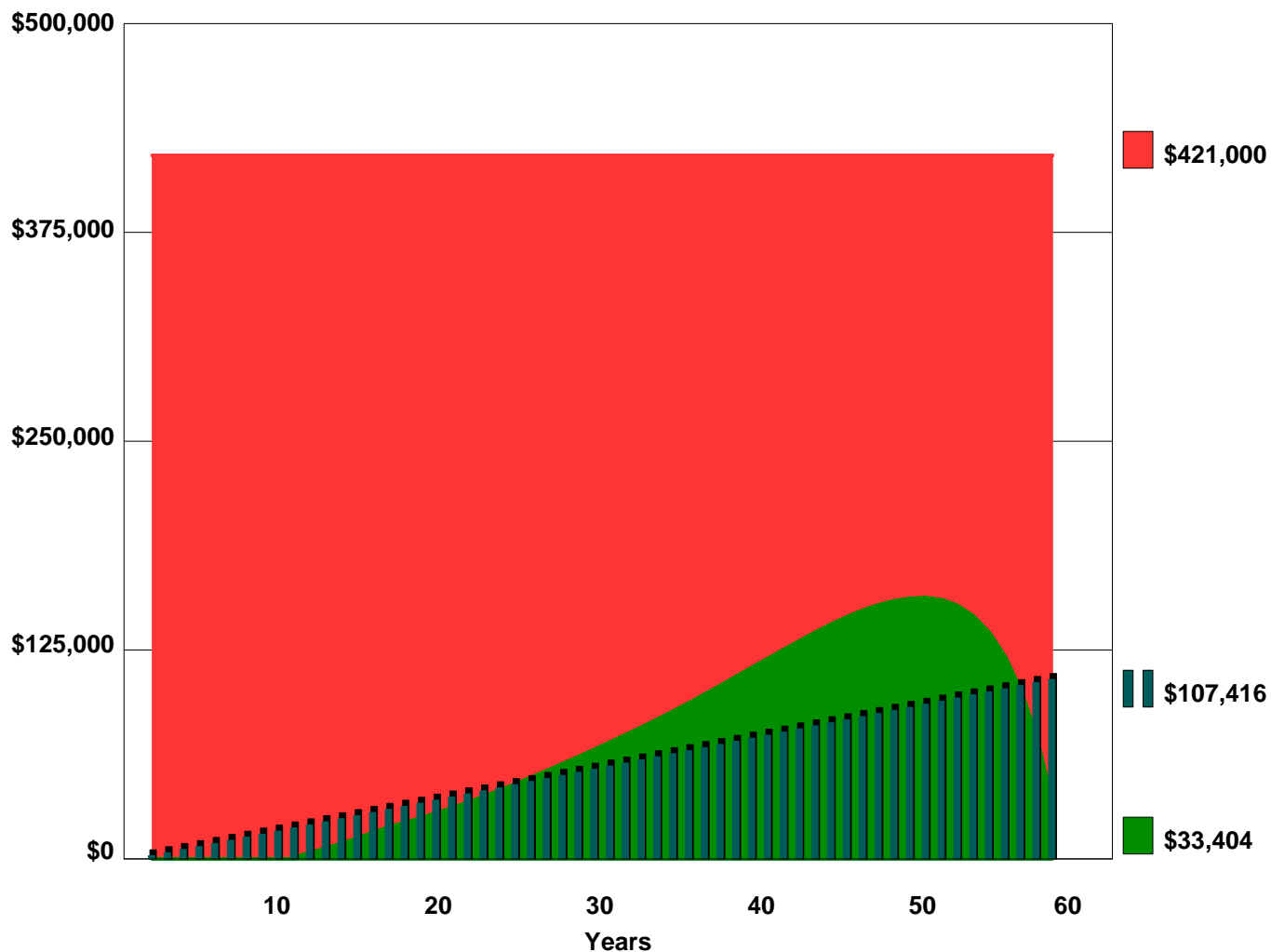


Indexed Plan - Minimum Contract Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

58 Year Analysis



At Year 58

Cumulative Net Payments  \$107,416

Surrender Value  \$33,404

Death Benefit  \$421,000

Indexed Plan - Minimum Contract Premium

Presented By: Robert J. Moody

Insured: Sample Z-A35maleB

Illustration of Values

Minimum Contract Premium Maintains Coverage a Long Time

		Income Tax Rate 48.00%	Builder IUL7 - Interest Rate 7.00%	Initial Payment 1,776	Initial Death Benefit 421,000	
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	34	1,776	570	570	0	421,000
2	35	1,776	609	1,179	0	421,000
3	36	1,776	550	1,729	0	421,000
4	37	1,776	538	2,267	0	421,000
5	38	1,776	574	2,841	0	421,000
6	39	1,776	513	3,354	0	421,000
7	40	1,776	548	3,902	0	421,000
8	41	1,776	636	4,538	0	421,000
9	42	1,776	730	5,268	0	421,000
10	43	1,776	729	5,997	907	421,000
11	44	1,776	1,728	7,725	3,292	421,000
12	45	1,776	1,814	9,539	5,927	421,000
13	46	1,776	1,954	11,493	8,702	421,000
14	47	1,776	2,058	13,551	11,745	421,000
15	48	1,776	2,219	15,770	14,949	421,000
16	49	1,776	2,342	18,112	18,112	421,000
17	50	1,776	2,478	20,590	20,590	421,000
18	51	1,776	2,671	23,261	23,261	421,000
19	52	1,776	2,881	26,142	26,142	421,000
20	53	1,776	3,058	29,200	29,200	421,000
21	54	1,776	3,204	32,404	32,404	421,000
22	55	1,776	3,363	35,767	35,767	421,000
23	56	1,776	3,536	39,303	39,303	421,000
24	57	1,776	3,724	43,027	43,027	421,000
25	58	1,776	3,884	46,911	46,911	421,000
26	59	1,776	4,014	50,925	50,925	421,000
27	60	1,776	4,114	55,039	55,039	421,000
28	61	1,776	4,226	59,265	59,265	421,000
29	62	1,776	4,310	63,575	63,575	421,000
30	63	1,776	4,407	67,982	67,982	421,000
		53,280				

30 Year Summary

Cum. Payments	53,280
Surrender Value	67,982
Death Benefit	421,000

*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-A35maleB

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 1,776 Initial Death Benefit 421,000

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	64	1,776	4,516	72,498	72,498	421,000	
32	65	1,776	4,601	77,099	77,099	421,000	
33	66	1,776	4,741	81,840	81,840	421,000	
34	67	1,776	4,858	86,698	86,698	421,000	
35	68	1,776	4,995	91,693	91,693	421,000	
36	69	1,776	5,110	96,803	96,803	421,000	
37	70	1,776	5,519	102,322	102,322	421,000	
38	71	1,776	5,581	107,903	107,903	421,000	
39	72	1,776	5,664	113,567	113,567	421,000	
40	73	1,776	5,693	119,260	119,260	421,000	
41	74	1,776	5,706	124,966	124,966	421,000	
42	75	1,776	5,738	130,704	130,704	421,000	
43	76	1,776	5,688	136,392	136,392	421,000	
44	77	1,776	5,549	141,941	141,941	421,000	
45	78	1,776	5,289	147,230	147,230	421,000	
46	79	1,776	5,029	152,259	152,259	421,000	
47	80	1,776	4,607	156,866	156,866	421,000	
48	81	1,776	4,071	160,937	160,937	421,000	
49	82	1,776	3,410	164,347	164,347	421,000	
50	83	1,776	2,602	166,949	166,949	421,000	
51	84	1,776	1,594	168,543	168,543	421,000	
52	85	1,776	281	168,824	168,824	421,000	
53	86	1,776	-1,649	167,175	167,175	421,000	
54	87	1,776	-4,103	163,072	163,072	421,000	
55	88	1,776	-7,059	156,013	156,013	421,000	
56	89	1,776	-11,123	144,890	144,890	421,000	
57	90	1,776	-15,860	129,030	129,030	421,000	
58	91	1,776	-22,800	106,230	106,230	421,000	
59	92	1,776	-32,317	73,913	73,913	421,000	
60	93	1,776	-45,711	28,202	28,202	421,000	
		106,560					



60 Year Summary

Cum. Payments	106,560
Surrender Value	28,202
Death Benefit	421,000

*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.

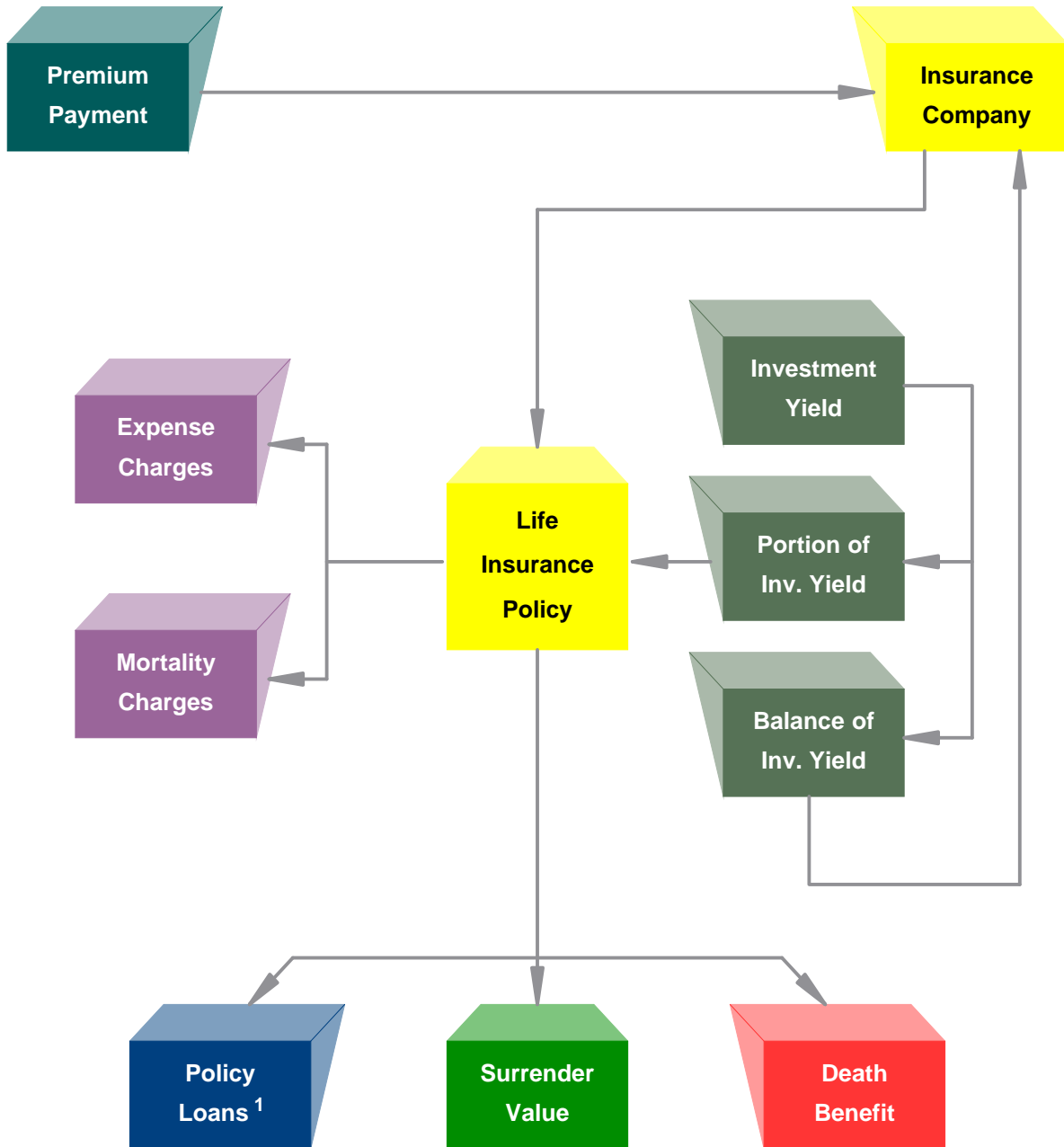
This is an illustration, not a contract.

A Tax-Advantaged Savings and Retirement Plan

Presented By: Robert J Moody

Insured: Sample Z-A35male

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.