

SALES SUCCESS

KEY PERSON COVERAGE DURING KEY PERIOD

SELLING OPPORTUNITY FOR CUSTOM EXTRA

Hank (42) has just started up his own network system consulting company. As with most new companies, money is tight and expenses are high. Hank's cash reserves are low due to

overwhelming start up costs of the business. With all that's riding on the line, he's concerned about protecting his new investment.

PLAN OF ACTION

North American's **Custom Extra** universal life plan is the most competitive choice for Hank.

Double Protection When Needed Most

- Knowing that the loss of **key business management** during the initial stages of a new company can be catastrophic to the business, Hank decides to purchase a \$1 million life insurance policy.
- Hank can take advantage of the **Level Term Rider** and increase his death benefit to \$1.5 million for the first five policy years, at no additional premium cost.
- At the end of the rider period, in year five, when his business is more stable and less sensitive to financial loss, Hank may simply **retain his original policy** with the \$1 million face amount.
- Hank may also choose to **convert** the additional coverage to permanent coverage, without evidence of insurability.
- If Hank keeps up with his required premium payments, he will also have a **no-lapse guarantee** of 15 years. More security for his business protection.

SALES BOOSTER

- The Level Term Rider can provide up to \$500,000 to your client for the first three to five policy years at no additional cost!
- Your client can convert the Level Term Rider at the end of the rider period without evidence of insurability!
- You'll earn full commissions on the conversion of the bonus coverage!

Resources

- + Illustrate the case with ease on North American's software
- + Obtain state required forms and application through Forms Factory at www.producersinfony.com
- + Submit signed illustration and application kit today



SINGLE PAY SOLUTION

Custom Extra

A Universal Life Insurance Policy Illustration

Prepared for:

Hank
Male, Age 42, Preferred Non-Tobacco
Death Benefit: \$ 1,000,000
Initial Annual Premium: \$6,270.34
Riders: Level Term Rider
Rating: None

TABULAR DETAIL

FOR AGENT'S USE ONLY. MAY NOT BE SHOWN TO PROSPECTIVE INSURED.

End of Year	End of Yr Age	Premium Outlay	Guaranteed 3.00% Interest Rate			Non-Guaranteed 4.60% Interest Rate		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	43	6270.34	680	0	1500000	2327	0	1500000
2	44	6270.34	3972	0	1500000	7464	0	1500000
3	45	6270.34	7168	0	1500000	12820	0	1500000
4	46	6270.34	10217	0	1500000	18405	0	1500000
5	47	6270.34	13092	0	1500000	24230	4710	1500000
		<u>31,351.70</u>						
6	48	6270.34	15776	0	1000000	30307	12087	1000000
7	49	6270.34	18241	1321	1000000	36661	19741	1000000
8	50	6270.34	20445	4825	1000000	43291	27671	1000000
9	51	6270.34	22358	9348	1000000	50236	37226	1000000
10	52	6270.34	23898	13488	1000000	57499	47089	1000000
		<u>62,703.40</u>						
11	53	6270.34	24995	17185	1000000	64979	57169	1000000
12	54	6270.34	25563	20363	1000000	72678	67478	1000000
13	55	6270.34	25500	22900	1000000	80734	78134	1000000
14	56	6270.34	24711	24711	1000000	89017	89017	1000000
15	57	6270.34	23097	23097	1000000	97519	97519	1000000
		<u>94,055.10</u>						

We're Here for Life®
nacolah.com®



Custom Extra is issued on policy form LS137A and Level Term Rider is issued on form LR375A or state variation. Not all products, features or issue ages are available in all jurisdictions. We're Here for Life is a registered servicemark of North American Company for Life and Health Insurance, Chicago, IL.

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