



OPPORTUNITY + ACTION + RESOURCES =

SALES SUCCESS

IDEAL DEATH BENEFIT PROTECTION

SELLING OPPORTUNITY FOR CUSTOM TERMUL

Cathy (32) and Dan (35) are settling into a traditional family setting with their two children and a comfortable home. Dan is the primary breadwinner and they are making ends meet

PLAN OF ACTION

North American's **Custom TermUL** universal life plan is the most competitive choice for Cathy and Dan.

Simple and Accessible

- **Custom TermUL** is specifically designed to be our most economical universal life plan on the market, providing \$1 of account value at age 100, based on current assumptions. It's the ideal plan for Dan, who is seeking death benefit only coverage for the long term.
- Dan can take comfort in the fact that his universal life coverage will be guaranteed for at least 10 years, with payment of no lapse guarantee premium
- If an unfortunate situation should arise for Dan, his **Custom TermUL** plan includes the Accelerated Death Benefit Endorsement, allowing him to take up to 75% of his death benefit (up to \$250,000) if he is diagnosed with a terminal illness, which would likely result in death within 24 months.

while enjoying their family life. They want to ensure that their lifestyle can remain the same if tragedy were to strike and Dan passed away unexpectedly. Dan is only interested in the death benefit of the policy, since his company offers stock options that will eventually cover the cost of his children's college education. Dan also wants to ensure that the life insurance policy will last for years after the kids move out, to guarantee financial security for Cathy.

SALES BOOSTER

- You can encourage a client like Dan to add the Additional Insured Rider or Children's Term Rider to his plan at a minimal cost!

Resources

- + Obtain state required forms and application through Forms Factory at www.producersinfont.com
- + Questions? Contact Sales Support at 800-800-3656 ext., 10411, or salesupport@nacolah.com

We're Here for Life®

nacolah.com

Custom TermUL is issued on policy form series LS120A, Accelerated Benefit Endorsement is issued on form LR352A, Additional Insured Rider is issued on form LR371A, Children's Term Rider is issued on form LRS372A, or state variation by North American Company for Life and Health Insurance, Chicago, IL. Not all products, features or issue ages are available in all jurisdictions.

For Distributor/Producer use only. Not intended for consumer solicitation purposes.

PR-776

11/04

