



Builder IUL7 - Cash Value Accumulation Test
A Universal Life Insurance Policy Illustration

Prepared for:

Valued Client

Presented by:

North American Company
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North American Company for Life and Health Insurance

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Valued Client
Female, Age 25 (Based on Last Birthday), Super Preferred Non-Tobacco
Riders: None
Rating: None

Death Benefit: \$500,000 Initial DB Option: Increasing
Initial Monthly EFT Premium: \$888.52
1035: \$0.00 (Month 1)
Non-1035: \$0.00 (Month 1)

EXPLANATION OF POLICY ILLUSTRATION

Plan Description

Builder IUL7 is a universal life product with indexed features, issued on form series LS172, that provides a death benefit upon the death of the insured person and also offers the potential to earn tax-deferred interest based on the performance of one or more stock market Indices. It has a no lapse guarantee period of 20 years subject to the payment of a minimum premium. Refer to the "Minimum Premium" section of this illustration for details.

In this policy, you can allocate premiums to an account that offers a fixed interest rate (the "Fixed Account"), and/or an account that offers an interest rate based on the performance of a combination of the following indices and one of the Index Crediting Methods (Index Selection):

Indices:

1. The Standard & Poor's 500® Composite Stock Price Index (S&P 500®)
2. The Uncapped Standard & Poor's 500® Composite Stock Price Index (Uncapped S&P 500®)
3. The Standard & Poor's MidCap 400® Composite Stock Price Index (S&P MidCap 400®)
4. The Dow Jones Industrial Average(sm) Composite Stock Price Index (DJIA(sm))
5. The NASDAQ-100® Stock Price Index (NASDAQ-100®)
6. The EURO STOXX 50® (EURO STOXX 50®)
7. Multi-Index Group
8. The Russell 2000® Composite Stock Price Index (Russell 2000®)

Index Crediting Methods:

1. Daily Averaging (available with S&P 500®, DJIA(sm), S&P MidCap 400®, Russell 2000®)
2. Monthly Point-to-Point (available with S&P 500®)
3. Annual Point to Point (available with S&P 500®, Uncapped S&P 500®, DJIA(sm), NASDAQ-100®, S&P MidCap 400®, Russell 2000® and EURO STOXX 50®)
4. Multi-Index Annual Point-to-Point (Multi-Index Group)

If you choose to allocate premiums to an Index Selection(s), it is important that you understand that:

- the interest credited to the policy's Account Value will depend on the performance of the Index(es) you select and will never be less than zero;
- the premiums are not invested in any stocks, bonds or equity investments;
- the Index performance does not include dividends;
- the allocation does not represent an investment by you in any Index or stock market.

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EXPLANATION OF POLICY ILLUSTRATION (CONT.)

Builder IUL7 allows you to choose, at policy issue, one of two tests that will determine the policy's qualifying status as a life insurance contract. One is the Guideline Premium Test, and the other is the Cash Value Accumulation Test. For this illustration, you have chosen the Cash Value Accumulation Test, and it is explained in the "Cash Value Accumulation Test" section of this narrative. The test chosen at policy issue will be used for the duration of your life insurance policy. It cannot be changed after issue.

Important Facts About This Illustration

This illustration shows you how your universal life insurance policy works based on the information shown in the "Prepared for:" section at the top of the page, your chosen premium allocations that are described separately in this narrative explanation, and any loans, withdrawals and other policy changes assumed in this illustration. It is only an example. Your policy will not work exactly as it is shown in this document because the actual values in your policy will vary based on:

- the amount of the premium payments you make;
- when you make the premium payments;
- the actual cost of insurance;
- actual policy expenses;
- loans, withdrawals and other policy changes not shown in this illustration;
- the actual rate at which interest is credited to your policy.

We guarantee that we will credit interest on the unloaned portion of (a) the policy's Fixed Account Value at an annual rate of at least 3.0%, and (b) the policy's Index Account Value at a rate not less than 0%. The actual rate at which interest is credited to the Fixed Account Value may vary from time to time and will be determined at our sole discretion, subject to the guaranteed interest rate of 3.0%. We have considered various factors in setting the current interest rate for the Fixed Account, including yields obtained on our investments. Those factors may vary from time to time, and there is no assurance that any interest will be credited to the Fixed Account Value in the future at a rate in excess of the policy's guaranteed interest rate for the Fixed Account. The actual rate at which interest is credited to the Index Account Value can vary depending on the performance of the index(es) you select, but will not be less than 0%. More information on the Fixed Account Value and Index Account Value can be found under the caption "Account Value".

This policy offers two Policy Loan Options. You may choose either a Variable Interest Policy Loan or a Standard Policy Loan at the time you request a loan, subject to availability. Note that if your policy has an outstanding loan at the time of your request for a new loan, the new loan must be the same Policy Loan Option as your outstanding loan. If this illustration assumes that a policy loan is made, then the rates at which interest will be credited on loaned amounts are shown in the section appearing later in this narrative that describes the loan option you selected.

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EXPLANATION OF POLICY ILLUSTRATION (CONT.)

Please be aware that any changes to your Policy, including but not limited to planned premium amount, premium mode, premium duration or death benefit amount, do not happen automatically and must be requested by the Owner (regardless of whether those changes are reflected in this illustration). Please contact your agent or North American Company for information regarding changes to your policy.

This illustration is not a contract. If there are any differences between this document and your insurance policy, your policy will take precedence.

This illustration is based on a reasonable interpretation of current income tax laws, and we do not guarantee the tax treatment of any policy. We recommend that you consult a tax advisor about your personal circumstances.

Guaranteed Elements of the Policy

In this illustration, we show you how your policy would work if we charged you the maximum amount for your cost of insurance and policy expenses (such as administrative expenses), and credited the minimum guaranteed interest rate for the Fixed Account of 3.00% in all years. These guaranteed elements are reflected in the "Guaranteed" columns of the Tabular Detail pages.

Non-Guaranteed Elements of the Policy

We also show you how your policy would work if the cost of insurance and policy expenses were the same as today's rates (which are lower than the maximum amount we could charge you in some or all years), and the interest rates for the Fixed Account and/or Index Selections to which you chose to allocate your premium payments remain the same in all years. The interest rate(s) used is based on your premium allocation selection(s).

To illustrate how interest rates can affect the performance of the policy, this illustration provides two different non-guaranteed scenarios: Non-Guaranteed Alternate and Non-Guaranteed. The Non-Guaranteed scenario shows the values based on the non-guaranteed costs, expenses, and interest rates for the premium allocations you selected. The Non-Guaranteed Alternate scenario uses interest rates that are lower than the Non-Guaranteed rates, subject to the guaranteed minimum crediting rates of 0% for money in the Index Selections and 3.00% for money in the Fixed Account. The Non-Guaranteed Alternate and Non-Guaranteed interest rates are shown on the Tabular Details pages. The premium payments, distributions, and non-guaranteed mortality and expense assumptions are the same between the two scenarios. Policy changes are also the same, except when a death benefit option change from an increasing option to a level option is illustrated. In that case, the resulting amount of the increase to the specified amount is different in each scenario. We do not guarantee these values, and they are shown in the "Non-Guaranteed" columns of the Tabular Detail pages.

The rates, costs and expenses assumed in computing the non-guaranteed values are subject to change by North American. This illustration assumes that the currently illustrated elements for both Non-Guaranteed Alternate and Non-Guaranteed scenarios will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable.

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EXPLANATION OF POLICY ILLUSTRATION (CONT.)

Interest Bonus on the Fixed Account

After the 10th policy anniversary, we will credit a conditionally guaranteed interest bonus of 0.75% to your policy's Fixed Account value each year if we declare a current interest rate that is higher than the guaranteed interest rate. The Interest Bonus percentage is subject to change; however, once a policy is issued, the percentage will not change.

Index Bonus on the Index Account

After the 10th policy anniversary, we will add a guaranteed interest bonus of 0.75% to the interest rate used to calculate the Index Credit. This bonus is reflected in the values shown on the Tabular Detail pages of this illustration.

Minimum Premium

The minimum premium payment that will guarantee that this policy will stay in force for the no lapse guarantee period of 20 years is \$1,161.00 annually. This premium assumes that there are no policy changes during the no lapse guarantee period. Policy changes such as increasing or decreasing the death benefit, changing the death benefit option or adding or removing a rider will change the minimum premium that is required to maintain this guarantee.

Premium Outlay

The premium amount that appears in any given year on the Tabular Detail pages is the sum of the payments you plan to make each year. Based on the payment frequency you selected for this illustration, the Monthly EFT premium for the first year is \$888.52. This illustration assumes that all scheduled premium payments are received on the first day of each payment frequency period.

Cash Value Accumulation Test

You have chosen to use the Cash Value Accumulation Test to determine the qualifying status of your policy as a life insurance contract. If at any time the Account or Surrender Value is greater than the amount required under the Cash Value Accumulation Test of Section 7702 of the Internal Revenue Code, the policy's death benefit may be automatically increased to qualify your policy as life insurance.

For this illustration, the Monthly EFT premium that must be paid to guarantee coverage for the duration of your policy is \$948.51. The calculation of this premium is based on the following assumptions:

- all premiums are allocated to the Fixed Account;
- guaranteed interest rate, guaranteed mortality charges and guaranteed expenses;
- premiums are paid in all years to age 100, regardless of the premium payment pattern shown in the Tabular Detail pages, to generate at least \$1.00 of Surrender Value at age 120;
- pour-ins and 1035 exchange amounts, if any, are not included;
- policy changes, withdrawals, and loans are not included. Any of these transactions combined with the calculated premium may cause the policy to lapse prior to age 120 on a guaranteed basis.
- riders and ratings, if illustrated, are included.

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EXPLANATION OF POLICY ILLUSTRATION (CONT.)

Modified Endowment Contract

Based on the premium payments and exchange information used in this illustration, this policy is not a Modified Endowment Contract. MEC premiums are computed according to Internal Revenue Code guidelines.

According to the Internal Revenue Code, a life insurance policy is considered a Modified Endowment Contract ("MEC"), and loses certain tax advantages, if the accumulated premiums paid at any time during the first 7 policy years exceed the sum of the MEC premium of \$10,662.26 for the same period. Also, if you are exchanging a modified endowment contract for a new life insurance policy, the new policy will automatically be a modified endowment contract regardless of the amount of premiums paid.

Proposal Values

Policy values and death benefits shown are end-of-year values.

Life Insurance Benefit

The initial death benefit is: \$500,000.

The increasing death benefit illustrated is the amount payable to the named beneficiary at the death of the insured while this policy is in force. The death benefit is the greater of the initial death benefit plus the account value in the policy, or the account value multiplied by the corridor percentage shown in the Schedule of Policy Benefits. The actual amount payable may be lower if you reduce your death benefit, take a policy loan or make a withdrawal. It may be higher if you increase your death benefit.

If you would like to see an illustration for a death benefit amount other than what is shown here, please discuss it with your North American representative.

Underwriting Class

The underwriting class used in this illustration is Super Preferred Non-Tobacco. Actual premiums for the proposed insurance coverage will ultimately depend on the outcome of the underwriting process and may vary from this illustration. If so, you will receive a revised illustration with your insurance contract.

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EXPLANATION OF POLICY ILLUSTRATION (CONT.)

Account Value

This policy's Account Value is the sum of the Fixed Account Value and the Index Account Value:

- Fixed Account Value – is equal to the total premiums and/or transfers that you allocate to the Fixed Account, minus policy charges and expenses, minus the cost of any additional insurance or benefits, minus any withdrawals. The Fixed Account Value is credited with the company's currently declared, non-guaranteed interest rate. That rate, along with any assumed rate you chose to use for the calculation of the non-guaranteed Fixed Account Value in this illustration, is defined in the Numeric Summary.
- Index Account Value – is the total value of all individual Index Segments for all Index Selections. It is equal to the total premiums and/or transfers allocated to the Index Selections, minus policy charges and expenses, minus the cost of any additional insurance or benefits, minus any withdrawals, plus any Index Credits. The Index Credit is based on the performance of the Index(es) you select. For this illustration, the Index Account Value is credited with the non-guaranteed rate(s) for Index Selections as defined in the Numeric Summary.

Refer to the "Illustrated Rate for Index Selections" section of this policy explanation for more information about determining the illustrated rate for Index Selections.

Because this is a flexible premium policy, you have the option to stop or reduce premium payments for a period of time. Even if this illustration shows premium payments for just one year or several years only, North American will continue to deduct the cost of insurance and policy expenses from your policy's Account Value each month. Depending on actual results, you may need to continue or resume premium outlays. If at any time the Surrender Value is not sufficient to cover the monthly charges and expenses, and absent an applicable no lapse guarantee, you would have to make sufficient premium payments to cover the charges and expenses in order to continue coverage.

Minimum Account Value

This policy has a Minimum Account Value that is calculated monthly using a 3.00% guaranteed average annual interest rate and assumes that all premiums are allocated to the Fixed Account. If the Account Value is being calculated due to any termination of the policy, including lapse, death, surrender or maturity, the amount in your policy's Account Value will be at least as large as the Minimum Account Value.

At the end of policy year eight and every eight years thereafter on the policy anniversary, the Account Value will be compared to the Minimum Account Value. If the Minimum Account Value is larger than the Account Value at those times, the Account Value will be increased to equal the Minimum Account Value. If the Minimum Account Value is not larger than the Account Value, neither one will be adjusted.

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EXPLANATION OF POLICY ILLUSTRATION (CONT.)

In this illustration, the value displayed for any year in the non-guaranteed "Account Value" column on the Tabular Detail pages is the greater of the Account Value or the Minimum Account Value, based on the premium allocations and interest rates you chose to illustrate. If the Minimum Account Value is used in any year, it will be identified as such on the Tabular Detail, and the non-guaranteed Surrender Value and Death Benefit amounts for that same year are based on the Minimum Account Value. In that event, it is important to note that the Surrender Value shown reflects the amount that is available due to termination of the policy, including lapse, death, surrender or maturity. It is not the amount that would be available for loans or withdrawals.

Surrender Value

The Surrender Value is the amount you receive if you cancel your policy. Your Surrender Value is equal to:

- your account value;
- minus any outstanding policy loans and loan interest;
- minus surrender charges.

The surrender charge reduces to zero at the end of 15 years.

Processing Changes at Age 100

The maturity date for your policy is the policy anniversary when you are age 120. If your policy's Account Value, less policy debt, is positive at age 100, death benefit coverage will continue to age 120 unless the accrued value of any outstanding loan causes the policy to lapse prior to age 120. Certain changes will occur for the years beyond age 100:

- No mortality or expense charges will be deducted, and no further premium payments will be accepted.
- The Fixed Account Value will continue to be credited with the current Fixed Account interest rate.
- The Index Account Value will continue to earn Index Credit.
- Loan repayments will be accepted, and loan interest will continue to accrue.
- No rider charges will be assessed.

Accelerated Death Benefit Endorsement

This endorsement allows the policy owner to access a portion of the policy's death benefit if you are diagnosed with a terminal, chronic or critical illness. We must receive due proof that you are terminally, chronically or critically ill as defined in the endorsement before an accelerated payment will be made. Accelerated benefits can only be elected under one of these conditions at any given time. The maximum death benefit we will accelerate on the policy is \$1,000,000.

If you are diagnosed with a terminal illness, the minimum benefit is the smaller of 10% of the death benefit on the election date or \$100,000. The maximum benefit is the smaller of 75% of the death benefit on the election date or \$750,000. Only one election can be made for terminal illness.

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EXPLANATION OF POLICY ILLUSTRATION (CONT.)

If you are diagnosed as chronically ill, the minimum benefit amount that can be accessed at each election, except the final election, is the smaller of 5% of the policy's death benefit on the initial election date or \$50,000. The maximum benefit at each election is the smaller of 24% of the death benefit on the initial election date or \$240,000. The maximum benefit may be smaller for a final election. A chronic illness election is effective for 12 months starting from the election date, and only one election can be made in that 12-month period.

If you are diagnosed as critically ill, the minimum benefit amount that can be accessed at each election is \$2,500. The maximum benefit at each election is the smaller of 25% of the policy's death benefit at the time of election or \$50,000.

This endorsement is automatically issued with your policy if all of the following qualifications are met:

- Your age at policy issue is 75 or less.
- If the standard cost of insurance rates are increased, the increase cannot exceed 50% for the life of the policy.
- You are not assessed with a flat extra premium of any amount for medical reasons.

If all of the above qualifications are not met, your policy will be issued with either the Accelerated Death Benefit Endorsement for terminal and chronic illness, or the Accelerated Death Benefit Endorsement for terminal illness. In addition, note that if you are converting a North American term policy to this universal life plan, the chronic illness benefit is only available if requested by you and evidence of insurability is provided.

There is no additional premium to have this endorsement as part of your policy, but there is an administrative fee when an Accelerated Death Benefit payment is made for either the terminal illness or chronic illness benefit. Since this benefit is paid prior to death, the payment received will be discounted and will be less than the death benefit accelerated. An accelerated payment will reduce the policy's death benefit and policy values, which include, but are not limited to, the account value, cash surrender value and loan value.

Benefits and limitations may vary by state. Refer to the Accelerated Death Benefit Endorsement form for additional details regarding this benefit.

Protected Death Benefit

The Protected Death Benefit provision is automatically included in your policy at issue. There is no additional premium to have this benefit as part of your policy, but there are charges associated with the benefit once it is elected.

If you elect the Protected Death Benefit, it guarantees that the policy will remain in effect and that the death benefit, less any policy debt at the insured's death, will at least be equal to the Protected Death Benefit Amount you specify at the time that you exercise this benefit. The minimum benefit amount is \$25,000. The Protected Death Benefit does not guarantee that other riders that are attached to the policy will remain in effect.

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EXPLANATION OF POLICY ILLUSTRATION (CONT.)

The earliest that you may elect this benefit is when the policy has been in force for at least 15 policy years and the insured's policy age is at least age 65. You may elect the benefit by sending us written notice on or after the date these conditions are met. The portion of the policy's Account Value that is required to maintain this benefit must be allocated to the Fixed Account. The Protected Death Benefit cannot be elected if the Overloan Protection Benefit is in effect. Other requirements may also apply. Refer to the policy form for benefit availability conditions and other details.

Overloan Protection Benefit

The Overloan Protection Benefit is automatically included in your policy at issue. If elected, this benefit guarantees that the policy will not lapse due to loans you have taken from the policy, provided that the policy is not terminated due to surrender and the policyowner does not take policy loans or withdrawals during the Overloan Protection Period. When this benefit is exercised, the Specified Amount of insurance may be reduced.

The policyowner may exercise this benefit via written notice to us, provided that the following conditions are met:

- The policy has been in effect for at least 15 policy years; and
- The insured's policy age is at least age 65; and
- Withdrawals of all premium have been made; and
- Policy debt does not exceed the Overloan Election Amount.
- The Protected Death Benefit is not in effect.

The Overloan Election Amount is defined as:

- 89% of the policy's Account Value for policy ages greater than or equal to age 65, but less than or equal to age 74;
- 93% of the Account Value for policy ages that are greater than or equal to age 75.

Other requirements may also apply. Refer to the policy form for benefit availability and other details.

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Index Definitions

The following are definitions of various terms that are used throughout this illustration in connection with the available Indices.

Index

A published numerical value used to measure the performance of a group of stocks and/or bonds. The available Indices for this policy are: S&P 500®, Uncapped S&P 500®, S&P MidCap 400®, DJIA(sm), NASDAQ-100®, EURO STOXX 50®, Multi-Index Group, and Russell 2000®.

Index Period

The period of time during which an Index Credit is calculated. An Index Period begins on the date an Index Segment is created. This policy uses a 12 consecutive month period. At the end of an Index Period, a new Index Period will begin, and any values in the Index Segment will remain in the same Index Segment.

Index Cap Rate

The maximum interest rate that is used in the calculation of the Index Credit. The Index Cap Rate will be declared for each Index Segment in advance of each Index Period. It will never be less than the Minimum Index Cap Rate shown in the policy.

Index Floor Rate

The minimum interest rate that is used in the calculation of the Index Credit. The Index Floor Rate is declared for each Index Segment in advance of each Index Period, and is guaranteed to never be less than 0%.

Index Crediting Method

The method used to calculate the Index change. This policy offers four Index Crediting Methods as described below. For each method, the change in the Index value, if any, is subject to the Index Participation Rate, Index Cap Rate and Index Floor Rate.

- **Daily Averaging**

When this method is chosen, the Index change is determined by calculating the difference between the Index value on the first day of the Index Period and the average Index value throughout the Index Period. The Index Credits, if any, are credited and locked in at the end of the Index Period.

- **Annual Point-to-Point**

When this method is chosen, the Index change is determined by comparing the Index value at the beginning of the Index Period and the Index value at the end of the Index Period. The amount credited to the policy will depend on the change in the Index value at the end of the Index Period (all intermediate values are ignored). The Index Credits, if any, are credited and locked in at the end of the Index Period.

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- **Monthly Point-to-Point**

When this method is chosen, the Index change is determined by looking at the Index value on each Monthly Index Date throughout the Index Period. At each Monthly Index Date, the Monthly Index Return is calculated and is limited by the current Monthly Index Cap Rate. The Monthly Point-to-Point crediting method does not use a monthly floor rate, but there is still an annual floor rate of 0%. The amount credited to the policy will depend on the sum of the 12 Monthly Index Returns during the Index Period. The Index Credits, if any, are credited and locked in at the end of the Index Period.

- **Multi-Index Annual Point-to-Point**

When this method is chosen, the index credit is determined by calculating a Multi-Index change between the first day of the Index Period and the last day of the Index Period. The Multi-Index change uses the following three indices: S&P 500®, EURO STOXX 50® and Russell 2000®. The annual point-to-point Index growth from each of the three individual indices derives the Multi-Index change. 50% of the best performing index growth plus 30% of the second best performing Index growth plus 20% of the third best performing Index growth equals the Multi-Index change. The Multi-Index change is subject to the Index Cap Rate and any earnings are credited and locked in at the end of the 12 month Index Period. The rate credited will never be less than zero percent.

Index Selection

The combination of an Index and an Index Crediting Method.

Index Segment

An account that earns an Index Credit based on an Index Selection. An Index Segment is created on each date when a premium payment (net of the premium load) or a transfer is allocated to an Index Selection. An Index Segment will end when its value reaches zero. The policy may contain multiple Index Segments at one time. For example, if the payment mode is monthly, the policy could have a minimum of 12 Index Segments.

Index Credit

The actual amount credited to an Index Segment. The Index Credit is calculated and added to an Index Segment at the end of an Index Period. No Index Credit will be given if an Index Segment ends before the end of the Index Period.

Index Participation Rate

The portion of the Index change that is in the calculation of the Index Credit. The Index Participation Rate will be declared for each Index Segment in advance of each Index Period, but it will never be less than the Minimum Index Participation Rate shown in your policy.

Monthly Index Date

The Monthly Index Date is the same day of the month as the date on which the Index Segment was created.

Monthly Index Return

The Monthly Index Return is based on the percentage increase or decrease in the Index. See the policy for more details.

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Illustrated Rate for Index Selections

The chart on the following page shows historical returns for the various Index Selections that are available, based on the current Index Cap Rate, Index Floor Rate and Index Participation Rate for each Index Selection as shown in the "Index Selections and Initial Premium Allocation" section of this illustration. Also shown is the Maximum Illustrated Rate that can be used in this illustration for each of the available Index Selections, and it is equal to that Index's 30 Year Average Rate of Return. For those indices without 30 years of historical data, the Maximum Illustrated Rate is equal to the Average Rate of Return since the inception of the index. These calculations assume that premium is paid on each business day of the year. The Rate of Return can vary significantly for individual business days. If you allocate premium payments to more than one Index Selection, the Maximum Illustrated Rate that is used will be a weighted average of each of the Maximum Illustrated Rates for the indices you chose, taking into account the percentage of premium you allocated to each Index. Those percentage allocations are shown in the "Index Selections and Initial Premium Allocation" section of this illustration. The Maximum Illustrated Rate is not an expected rate for any given year. **It is an average based on past performance and is not intended to predict future performance.**

North American Company for Life and Health Insurance

Builder IUL7 - Cash Value Accumulation Test

A Universal Life Insurance Policy Illustration

Valued Client
 Female, Age 25 (Based on Last Birthday), Super Preferred Non-Tobacco
 Riders: None
 Rating: None

Death Benefit: \$500,000 Initial DB Option: Increasing
 Initial Monthly EFT Premium: \$888.52
 1035: \$0.00 (Month 1)
 Non-1035: \$0.00 (Month 1)

When premium payments are allocated to one or more Index Selections, the amount credited to your policy will depend on the actual change in the selected Index. The actual credited rate for any given year will almost certainly be different from the illustrated rate, as it is not possible to know in advance what the actual credited rate will be.

Index Selection	Index	Index Crediting Method	-----Average Rates of Return-----						Maximum Illustrated Rate
			5 Year	10 Year	20 Year	25 Year	30 Year	40 Year	
1	S&P 500®	Annual Point-to-Point	6.00%	7.40%	7.80%	7.80%	8.30%	7.50%	8.30%
2	S&P 500®	Monthly Point-to-Point	5.20%	6.80%	7.90%	7.60%	8.30%	7.00%	8.30%
3	S&P 500®	Daily Averaging	5.50%	5.50%	6.20%	6.10%	6.90%	6.20%	6.90%
4	DJIA(sm)	Annual Point-to-Point	6.10%	6.60%	7.10%	7.20%	7.60%	6.70%	7.60%
5	DJIA(sm)	Daily Averaging	5.30%	5.10%	6.00%	6.00%	6.90%	6.00%	6.90%
6	NASDAQ-100®	Annual Point-to-Point	6.60%	6.80%	7.10%	7.10%	NA	NA	7.20% ¹
7	S&P MidCap 400®	Annual Point-to-Point	5.00%	6.80%	7.10%	7.20%	7.30%	NA	7.30%
8	S&P MidCap 400®	Daily Averaging	6.10%	6.20%	6.10%	6.20%	6.70%	NA	6.70%
9	Russell 2000®	Annual Point-to-Point	4.80%	6.40%	6.30%	6.20%	6.50%	NA	6.50%
10	Russell 2000®	Daily Averaging	5.60%	6.20%	5.70%	5.70%	6.30%	NA	6.30%
11	EURO STOXX 50®	Annual Point-to-Point	3.10%	6.00%	7.00%	6.80%	NA	NA	6.80% ²
12	Uncapped S&P 500®	Annual Point-to-Point	5.30%	5.70%	6.80%	6.70%	7.50%	6.60%	7.50%
13	Multi-Index Group	Multi-Index Annual Point-to-Point	4.50%	6.50%	7.00%	6.90%	NA	NA	6.90% ³

The Average Rate of Return uses the current Index Cap Rate, Index Participation Rate and Index Floor Rate and assumes money is deposited on each business day of the year.

¹ History of NASDAQ-100® is only available since 1985, and the Maximum Illustrated Rate is based on the Average Rate of Return since that time.

² History of EURO STOXX 50® is only available since 1987, and the Maximum Illustrated Rate is based on the Average Rate of Return since that time.

³ History of Multi-Index Group is only available since 1987, and the Maximum Illustrated Rate is based on the Average Rate of Return since that time.

Past performance does not predict the future performance of any index.

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Index Selections and Initial Premium Allocation

The chart below shows the current and minimum Index Cap Rate, Index Floor Rate, and Index Participation Rate for each available Index Selection. The current rates are subject to change. It also shows the percentage of your premium outlay that you have chosen to allocate, on this illustration, to each Index Selection and the Fixed Account.

Index Selection	Index	Index Crediting Method	Minimum Index Par Rate	Current Index Par Rate	Minimum Index Cap Rate	Current Index Cap Rate	Minimum Index Floor	Current Index Floor	Initial Premium Allocation
1	S&P 500®	Annual Point-to-Point	100%	100%	4%	13.5%	0%	0%	100%
2	S&P 500®	Monthly Point-to-Point	100%	100%	1.25%	4.25%	0%	0%	0%
3	S&P 500®	Daily Averaging	40%	102.5%	None	None	0%	0%	0%
4	DJIA(sm)	Annual Point-to-Point	100%	100%	4%	12.5%	0%	0%	0%
5	DJIA(sm)	Daily Averaging	40%	102.5%	None	None	0%	0%	0%
6	NASDAQ-100®	Annual Point-to-Point	100%	100%	3%	10.5%	0%	0%	0%
7	S&P MidCap 400®	Annual Point-to-Point	100%	100%	3%	10.5%	0%	0%	0%
8	S&P MidCap 400®	Daily Averaging	30%	82.5%	None	None	0%	0%	0%
9	Russell 2000®	Annual Point-to-Point	100%	100%	3%	10.5%	0%	0%	0%
10	Russell 2000®	Daily Averaging	30%	82.5%	None	None	0%	0%	0%
11	EURO STOXX 50®	Annual Point-to-Point	100%	100%	3%	12.5%	0%	0%	0%
12	Uncapped S&P 500®	Annual Point-to-Point	10%	57.5%	None	None	0%	0%	0%
13	Multi-Index Group	Multi-Index Annual Point-to-Point	100%	100%	3%	10.5%	0%	0%	0%

Fixed Account Premium Allocation:

0%

This illustration assumes that the premium allocation percentages shown above are used for the life of the policy. However, you may change the percentage allocation of future premium payments at any time while the policy is in force.

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Hypothetical Example

(Assuming 20% allocated to Fixed Account and 80% allocated to Index Selection #1)

- **November 1, 2011 (Policy Anniversary)**

Premium of \$1,250, net of the premium load, is received. \$250 (20%) is allocated to the Fixed Account, and \$1,000 (80%) is allocated to Index Selection #1. Index Segment A is created with a value of \$1,000. Total Account Value is \$1,250.

- **December 1, 2011**

The monthly policy charge for the preceding month is \$20. Since this is less than the Fixed Account Value, it will be taken out of the Fixed Account on December 1. The Fixed Account Value becomes \$230 (\$250 - \$20). The Fixed Account accumulates its balance at a pre-defined credited rate. Assuming the Fixed Account interest rate is established at an annual effective rate of 5.00%, the Fixed Account Value on December 1 would be \$230.94. The Fixed Account would continue to grow with interest and charges would continue to be deducted. (For the remainder of this example, we will not show the details of the Fixed Account calculations). The value of Index Segment A would remain at \$1,000 on December 1. Total Account Value is \$1,230.94.

- **March 1, 2012**

The Fixed Account Value is now \$173.28 (reflecting charges of \$20 per month and credited interest). Premium of \$500 is received. \$100 (20%) is allocated to the Fixed Account, and \$400 (80%) is allocated to Index Selection #1. The Fixed Account Value becomes \$273.28. Index Segment B is created with a value of \$400. The value of Index Segment A would remain at \$1,000 on March 1. Total Account Value is \$1,673.28.

- **November 1, 2012**

An Index Credit is given to Index Segment A. If we assume the Index change is 8%, then the Index Credit is \$80 (\$1,000 * 8%). The value in Index Segment A is now \$1,080. The value in Index Segment B is still \$400. The value in the Fixed Account is now \$119.34 (reflecting charges of \$20 per month and credited interest). Total Account Value is \$1,599.34.

- **March 1, 2013**

An Index Credit is given to Index Segment B. If we assume the Index change is 6%, then the Index Credit is \$24 (\$400 * 6%). The value in Index Segment B is now \$424. The value in Index Segment A is still \$1,080. The value in the Fixed Account is now \$40.46 (reflecting charges of \$20 per month and credited interest). Total Account Value is \$1,544.46.

Any additional premium received would create additional Index Segments that would receive Index Credits at the end of the Index Period

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 Rating: None

Death Benefit: \$500,000 Initial DB Option: Increasing
 Initial Monthly EFT Premium: \$888.52
 1035: \$0.00 (Month 1)
 Non-1035: \$0.00 (Month 1)

NUMERIC SUMMARY

		Guaranteed		Non-Guaranteed Midpoints		Non-Guaranteed	
End of Year	End of Year Age	Account Value	Death Benefit	Account Value	Death Benefit	Account Value	Death Benefit
5	30	49,230	549,230	49,924	549,924	54,606	554,606
10	35	104,942	604,942	109,822	609,822	134,463	737,665
20	45	236,823	918,162	283,018	1,097,261	470,153	1,822,782
45	70	664,862	1,218,026	1,104,766	2,023,931	4,571,474	8,374,941
Lapse Year		75		NA		NA	

The guaranteed values are based on the minimum guaranteed interest rate of 3.00% for the Fixed Account and the highest possible cost of insurance rates and policy charges. Actual credited interest rates may be higher; actual cost of insurance rates may be lower.

The midpoint values are based on an interest rate which is midway between the guaranteed and non-guaranteed rates used in this illustration, and an average of non-guaranteed and guaranteed charges.

The non-guaranteed values are based on the non-guaranteed cost of insurance rates and policy charges and the following interest rates for the Index Selections:

8.30% years 1-10, 9.05% thereafter

The interest rate for years 11 and beyond includes an Index Bonus of 0.75%.

I have received a copy of this illustration and understand that this illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Applicant/Policyowner _____ Date _____

I have not made any statements to the applicant as to the likelihood of the non-guaranteed elements actually being paid or credited.

Agent _____ Date _____

North American Company for Life and Health Insurance

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 Initial Monthly EFT Premium: \$888.52
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 Non-1035: \$0.00 (Month 1)

This illustration is based on the following initial premium allocations:

S&P 500®	Annual Point-to-Point	100%	S&P MidCap 400®	Daily Averaging	0%
S&P 500®	Monthly Point-to-Point	0%	Russell 2000®	Annual Point-to-Point	0%
S&P 500®	Daily Averaging	0%	Russell 2000®	Daily Averaging	0%
DJIA(sm)	Annual Point-to-Point	0%	EURO STOXX 50®	Annual Point-to-Point	0%
DJIA(sm)	Daily Averaging	0%	Uncapped S&P 500®	Annual Point-to-Point	0%
NASDAQ-100®	Annual Point-to-Point	0%	Multi-Index Group	Multi-Index Annual Point-to-Point	0%
S&P MidCap 400®	Annual Point-to-Point	0%	Fixed Account		0%

TABULAR DETAIL

End of Year	End of Yr Age	Premium Outlay	Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
			3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
1*	26**	10662.24	9342	1842	509342	9342	1842	509342	9342	1842	509342
2	27	10662.24	18934	11584	518934	19100	11750	519100	19337	11987	519337
3	28	10662.24	28786	21586	528786	29546	22346	529546	30218	23018	530218
4	29	10662.24	38902	32002	538902	40620	33720	540620	41971	35071	541971
5	30	10662.24	49230	42630	549230	52300	45700	552300	54606	48006	554606
		53,311.20									
6	31	10662.24	59835	53685	559835	64684	58534	564684	68257	62107	568257
7	32	10662.24	70726	65026	570726	77813	72113	577813	83002	77302	583002
8	33	10662.24	81850	76600	581850	91671	86421	591671	98868	93618	598868
9	34	10662.24	93272	88472	593272	106365	101565	606365	116000	111200	659229
10	35	10662.24	104942	100742	604942	121928	117728	668895	134463	130263	737665
		106,622.40									

* Non-Guaranteed Alternate values shown for this year are based on use of the Minimum Account Value.

** Non-Guaranteed values shown for this year are based on use of the Minimum Account Value.

North American Company for Life and Health Insurance

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TABULAR DETAIL (CONT.)

			Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
			3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
11	36	10662.24	116925	113325	619351	140695	137095	745259	156794	153194	830536
12	37	10662.24	129158	126158	660516	160675	157675	821692	181007	178007	925669
13	38	10662.24	141630	139380	699510	182007	179757	898930	207340	205090	1024053
14	39	10662.24	154407	152907	736676	204783	203283	977020	235983	234483	1125873
15	40	10662.24	167430	166680	771350	229200	228450	1055923	267249	266499	1231217
		159,933.60									
16	41	10662.24	180776	180776	804636	255177	255177	1135791	301147	301147	1340404
17	42	10662.24	194383	194383	835651	283035	283035	1216769	338164	338164	1453766
18	43	10662.24	208254	208254	864881	312794	312794	1299032	378441	378441	1571668
19	44	10662.24	222399	222399	892264	344591	344591	1382497	422281	422281	1694190
20	45	10662.24	236823	236823	918162	378692	378692	1468190	470153	470153	1822782
		213,244.80									
21	46	10662.24	252067	252067	944493	415132	415132	1555501	522261	522261	1956911
22	47	10662.24	267536	267536	968748	453946	453946	1643737	578823	578823	2095917
23	48	10662.24	283237	283237	991614	495436	495436	1734521	640414	640414	2242089
24	49	10662.24	299177	299177	1013014	539633	539633	1827198	707277	707277	2394840
25	50	10662.24	315364	315364	1033131	586725	586725	1922110	779879	779879	2554884
		266,556.00									

* Non-Guaranteed Alternate values shown for this year are based on use of the Minimum Account Value.

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TABULAR DETAIL (CONT.)

			Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
			3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
26	51	10662.24	331721	331721	1051556	636902	636902	2018979	858714	858714	2722124
27	52	10662.24	348258	348258	1068802	690369	690369	2118742	944319	944319	2898115
28	53	10662.24	364981	364981	1085089	747345	747345	2221855	1037278	1037278	3083827
29	54	10662.24	381820	381820	1099641	808064	808064	2327225	1138228	1138228	3278098
30	55	10662.24	398782	398782	1113400	872598	872598	2436293	1247606	1247606	3483317
		319,867.20									
31	56	10662.24	415881	415881	1126206	941388	941388	2549278	1366408	1366408	3700234
32	57	10662.24	433131	433131	1137836	1014521	1014521	2665147	1495157	1495157	3927777
33	58	10662.24	450464	450464	1148684	1092487	1092487	2785843	1635006	1635006	4169265
34	59	10662.24	467897	467897	1158513	1175403	1175403	2910298	1786600	1786600	4428098
35	60	10662.24	485449	485449	1167505	1263609	1263609	3038980	1950968	1950968	4692077
		373,178.40									
36	61	10662.24	503060	503060	1175651	1357247	1357247	3171887	2128878	2128878	4975187
37	62	10662.24	520752	520752	1183148	1456900	1456900	3310076	2321834	2321834	5275207
38	63	10662.24	538551	538551	1189660	1562742	1562742	3452098	2530762	2530762	5590453
39	64	10662.24	556483	556483	1195883	1675419	1675419	3600476	2757407	2757407	5925667
40	65	10662.24	574427	574427	1201127	1795157	1795157	3753674	3002905	3002905	6279074
		426,489.60									

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TABULAR DETAIL (CONT.)

			Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
			3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
41	66	10662.24	592492	592492	1205721	1922448	1922448	3912182	3268908	3268908	6652228
42	67	10662.24	610569	610569	1209537	2057806	2057806	4076514	3557186	3557186	7046786
43	68	10662.24	628699	628699	1212759	2201547	2201547	4246784	3869258	3869258	7463798
44	69	10662.24	646777	646777	1215941	2354005	2354005	4425529	4206756	4206756	7908701
45	70	10662.24	664862	664862	1218026	2515559	2515559	4608504	4571474	4571474	8374941
		479,800.80									
46	71	10662.24	682808	682808	1219496	2687576	2687576	4800011	4967106	4967106	8871252
47	72	10662.24	700676	700676	1220578	2869998	2869998	4999537	5394877	5394877	9397875
48	73	10662.24	718259	718259	1221041	3063589	3063589	5208101	5857657	5857657	9958017
49	74	10662.24	735227	735227	1235227	3268870	3268870	5426324	6357984	6357984	10554254
50	75	10662.24	751495	751495	1251495	3486450	3486450	5651535	6898698	6898698	11182789
		533,112.00									
51	76	10662.24	766861	766861	1266861	3716951	3716951	5887651	7482814	7482814	11852778
52	77	10662.24	781240	781240	1281240	3961043	3961043	6135656	8113597	8113597	12567961
53	78	10662.24	794423	794423	1294423	4219496	4219496	6392537	8794684	8794684	13323946
54	79	10662.24	806195	806195	1306195	4493091	4493091	6663253	9529922	9529922	14132875
55	80	10662.24	816397	816397	1316397	4782738	4782738	6944535	10323640	10323640	14989925
		586,423.20									

* Non-Guaranteed Alternate values shown for this year are based on use of the Minimum Account Value.

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North American Company for Life and Health Insurance

Builder IUL7 - Cash Value Accumulation Test

A Universal Life Insurance Policy Illustration

Valued Client
 Female, Age 25 (Based on Last Birthday), Super Preferred Non-Tobacco
 Riders: None
 Rating: None

Death Benefit: \$500,000 Initial DB Option: Increasing
 Initial Monthly EFT Premium: \$888.52
 1035: \$0.00 (Month 1)
 Non-1035: \$0.00 (Month 1)

TABULAR DETAIL (CONT.)

			Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
			3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
56	81	10662.24	824498	824498	1324498	5088942	5088942	7236476	11179504	11179504	15897254
57	82	10662.24	829835	829835	1329835	5411233	5411233	7543258	12099207	12099207	16866295
58	83	10662.24	832209	832209	1332209	5750567	5750567	7861026	13087732	13087732	17890929
59	84	10662.24	831360	831360	1331360	6107543	6107543	8196323	14149440	14149440	18988549
60	85	10662.24	826774	826774	1326774	6482335	6482335	8550200	15287929	15287929	20164778
		639,734.40									
61	86	10662.24	818350	818350	1318350	6876808	6876808	8919220	16510978	16510978	21414738
62	87	10662.24	805255	805255	1305255	7291014	7291014	9303334	17822359	17822359	22741329
63	88	10662.24	786267	786267	1286267	7724574	7724574	9702066	19224993	19224993	24146592
64	89	10662.24	760861	760861	1260861	8178438	8178438	10116728	20725231	20725231	25637110
65	90	10662.24	728866	728866	1228866	8653822	8653822	10557663	22330371	22330371	27243053
		693,045.60									
66	91	10662.24	691748	691748	1191748	9151479	9151479	11009229	24046872	24046872	28928387
67	92	10662.24	649429	649429	1149429	9669924	9669924	11478200	25875589	25875589	30714324
68	93	10662.24	598848	598848	1098848	10207670	10207670	11942974	27817352	27817352	32546301
69	94	10662.24	537225	537225	1037225	10765866	10765866	12402277	29880124	29880124	34421903
70	95	10662.24	461461	461461	961461	11341170	11341170	12872227	32059584	32059584	36387628
		746,356.80									

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North American Company for Life and Health Insurance

Builder IUL7 - Cash Value Accumulation Test

A Universal Life Insurance Policy Illustration

Valued Client
 Female, Age 25 (Based on Last Birthday), Super Preferred Non-Tobacco
 Riders: None
 Rating: None

Death Benefit: \$500,000 Initial DB Option: Increasing
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TABULAR DETAIL (CONT.)

			Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
			3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
71	96	10662.24	369715	369715	869715	11941140	11941140	13362136	34382175	34382175	38473653
72	97	10662.24	261435	261435	761435	12579242	12579242	13862324	36892757	36892757	40655818
73	98	10662.24	140925	140925	640925	13247360	13247360	14519107	39575149	39575149	43374363
74	99	10662.24	12118	12118	512118	13944763	13944763	15213736	42434958	42434958	46296539
75	100	10662.24	0	0	0	14676006	14676006	15923467	45493847	45493847	49360824
		799,668.00									
76	101	0.00	0	0	0	15728774	15728774	16971347	49682439	49682439	53607351
77	102	0.00	0	0	0	16837653	16837653	18066802	54178700	54178700	58133745
78	103	0.00	0	0	0	18024707	18024707	19232363	59081872	59081872	63040357
79	104	0.00	0	0	0	19295449	19295449	20491767	64428781	64428781	68423366
80	105	0.00	0	0	0	20655778	20655778	21833158	70259586	70259586	74264382
		799,668.00									
81	106	0.00	0	0	0	22112011	22112011	23283947	76618079	76618079	80678837
82	107	0.00	0	0	0	23670908	23670908	24807111	83552015	83552015	87562511
83	108	0.00	0	0	0	25339707	25339707	26479993	91113472	91113472	95213578
84	109	0.00	0	0	0	27126156	27126156	28238328	99359241	99359241	103432970
85	110	0.00	0	0	0	29038550	29038550	30142015	108351253	108351253	112468600
		799,668.00									

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North American Company for Life and Health Insurance

Builder IUL7 - Cash Value Accumulation Test

A Universal Life Insurance Policy Illustration

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TABULAR DETAIL (CONT.)

			Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed		
			3.00% Interest Rate			6.30% Interest Rate for Index Selections			8.30% Interest Rate for Index Selections		
End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
86	111	0.00	0	0	0	31085768	31085768	32204855	118157041	118157041	122410694
87	112	0.00	0	0	0	33277314	33277314	34408743	128850253	128850253	133231162
88	113	0.00	0	0	0	35623365	35623365	36798936	140511201	140511201	145148071
89	114	0.00	0	0	0	38134812	38134812	39393261	153227465	153227465	158283971
90	115	0.00	0	0	0	40823316	40823316	42129663	167094550	167094550	172441576
		799,668.00									
91	116	0.00	0	0	0	43701360	43701360	45099804	182216607	182216607	188047538
92	117	0.00	0	0	0	46782306	46782306	48279340	198707210	198707210	205065841
93	118	0.00	0	0	0	50080459	50080459	51632953	216690212	216690212	223407609
94	119	0.00	0	0	0	53611131	53611131	55112243	236300677	236300677	242917096
95	120	0.00	0	0	0	57390716	57390716	58538530	257685888	257685888	262839606
		799,668.00									

Non-Guaranteed Alternate interest rates for Index Selections (including bonuses): 6.30% years 1-10, 7.05% thereafter
 Non-Guaranteed interest rates for Index Selections (including bonuses): 8.30% years 1-10, 9.05% thereafter

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North American Company for Life and Health Insurance

Builder IUL7 - Cash Value Accumulation Test

A Universal Life Insurance Policy Illustration

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TRADITIONAL UNDERWRITING REQUIREMENTS

Requirements

The underwriting requirements based on this illustration are:

NOTE: In addition to the requirements below, please complete Part A of the application and Part B.

Paramed

Blood/HOS

Motor Vehicle Reports will be ordered for all applicants that are of driving age and have a valid driver's license.

The Home Office reserves the right to order additional requirements deemed necessary.

North American Company for Life and Health Insurance

Builder IUL7 - Cash Value Accumulation Test

A Universal Life Insurance Policy Illustration

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Rating: None

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Initial Monthly EFT Premium: \$888.52
1035: \$0.00 (Month 1)
Non-1035: \$0.00 (Month 1)

TRADITIONAL REQUIRED FORMS

Standard Form(s)

ADBE Summary Disclosure L-3199NS (8-13)
Civil Union Notice LR353A12 (01-12)
Consumer Protection Notice L-2978 (01-09)
Disclosure for IUL L-3190 (4-13)
IUL Application Supplement L-3189 (10-11)
Life Agent Report O-2724 (06-10)
Life Insurance Application ICC13L3208 (8-13)
Life Insurance Buyers Guide BYG76NA (12) (06-06)
NAC HIPAA Authorization L-3100 (11-11)
Transmittal Report O-922 (R11) (09-11)

Supplemental Form(s)

1035 Exchange L-2008 (R9) (7-13)
Certificate of Trust Agreement L-3172A (R2) (8-13)
COLI Consent Form L-3168 (11-09)
Credit Card Billing Authorization L-2856 (6-13)
Electronic Fund Transfer Authorization L-1683 (R11) (07-10)
IUL Authorization O-2758 (07-06)
L-3204 and DD Form 2885 Military Sales Disclosures L-3204 and DD Form 2885
Non-Resident Verification Form O-2824 (04-12)
Pension Max Disclosure Statement O-2792 (07-08)
Policy Change Application ICC13L3187B (8-13)
Replacement Form (External Replacement 2) O-2328 (R3) (10-09)
Replacement Form (External Replacement) O-2309(12) (10-09)
Replacement Form (Internal Replacement 2) O-2328 (R3) (10-09)
Replacement Form (Internal Replacement) O-2309(12) (10-09)
Request to Exchange Coverage O-2793 (R1) (12-11)
Temporary Life Insurance Agreement L-2977B (8-13)