



impact

Impact 10

Impact 15

Impact 20

Impact 30

10, 15, 20 and 30 year guarantee periods

Minimum face amount \$100,000

Three rate bands

Five underwriting classes, including the new
Standard Plus Non-Tobacco class!

Our unique Full Spectrum Underwriting philosophy
applicable on each case - from Preferred to Impaired.

Additional Insurance Option available



North American Company
for Life and Health Insurance
Since 1886



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VALUE PROPOSITION FOCUSED

North American Company believes that distribution partners who align themselves with a carrier who provides the strongest value proposition will win the business of today's well-informed public. North American Company works directly with our distribution partners to be the best value proposition in today's independent insurance marketplace.

North American Company's allegiance to its' distribution partners is unique in the life insurance industry, and can be directly credited with North American Company's success for over 116 years.

To maintain an edge over the competition and provide exceptional value, North American Company practices the following propositions:

- An **employee-shareholder** culture, where each employee has a vested interest in taking ownership of your cases.
- An inimitable **Full Spectrum Underwriting** philosophy, where we provide a one-stop shop for competitive, consistent, rapid and fair underwriting.
- A dedication to providing **World Class Service**, because our employee-shareholders have a stake in being customer-centric and are prepared to provide service that is accurate and efficient.
- We proudly offer a **comprehensive product portfolio**, with a variety of term plans, competitive universal life plans, and several appealing annuity plans.
- We present **attractive compensation** and incentives for our distribution partners to show that we're committed to building long-term relationships
- We are devoted to the continual development of creative service solutions and **technological advancements** to support our business partners' goals.

We look forward to growing a vital and profitable partnership with each of our distribution partners by continually executing our value propositions and dedicating ourselves to our mutual success.



ISSUE AGES

Age nearest birthday

AND UNDERWRITING CLASSES

Plan	Underwriting Class	Issue Age	
		Band 1	Bands 2&3
Impact 10	Preferred NT	50-75	18-75
	Standard Plus NT	50-85	18-85
	Standard NT	18-85	18-85
	Preferred Tob	50-75	18-75
	Standard Tob - Male	18-80	18-80
	Standard Tob - Female	18-85	18-85
Impact 15	Preferred NT	50-75	18-75
	Standard Plus NT	50-75	
	Standard NT	18-75	
	Preferred Tob	50-75	
	Standard Tob	18-75	
Impact 20	Preferred NT	50-70	18-70
	Standard Plus NT	50-70	
	Standard NT	18-70	
	Preferred Tob	50-70	
	Standard Tob	18-70	
Impact 30	Preferred NT	50-60	18-60
	Standard Plus NT	50-60	
	Standard NT	18-60	
	Preferred Tob	50-60	
	Standard Tob	18-60	

RATE BANDS

Policy Issue Amounts	Band 1	Band 2	Band 3
	\$100,000-\$199,999	\$200,000-\$1,999,999	\$2,000,000+

Flat extras and substandard table ratings will be available for both medical and non-medical reasons. Substandard table ratings should apply to Standard Plus Non-Tobacco and Standard Tobacco issue classes only (i.e. they are not available for Preferred or Standard Non-Tobacco issues).



GUARANTEE PERIODS

Plan	Guarantee Period
Impact 10	10 years
Impact 15	15 years
Impact 20	20 years
Impact 30	30 years

The Impact plans have two premium schedules: Guaranteed Maximum Premiums and Current Premiums. North American Company guarantees the Current Premiums for the specified number of years and may, but does not guarantee to, continue to charge premiums from the Current Premium schedule thereafter. In no event will premiums exceed the Guaranteed Maximum Premiums schedule.

MINIMUM POLICY SIZE

\$100,000

RENEWABILITY

All plans renewable to age 98*

* Age 95 in Maryland

ANNUAL POLICY FEE

\$65 Fully Commissionable

MODAL FACTORS

Annual	1.00
Semi-annual	
Direct, Credit Card	.53
PAC	.51
Quarterly	
Direct, Credit Card	.285
PAC	.257
Monthly	
Credit Card, PAC	.0875
List Bill	.095

The factors apply to the total annual premium, including the policy fee.

CONVERSION PERIOD

Allowed during the level premium period of the policy, or through age 69 (whichever is later), but never less than five years.

Plan	Issue Ages	Conversion Period
Impact 10	18-59 60-64 65-85	10 years Through age 69 5 years
Impact 15	18-54 55-64 65-75	15 years Through age 69 5 years
Impact 20	18-49 50-64 65-70	20 years Through age 69 5 years
Impact 30	18-39 40-60	30 years Through age 69

CONDITIONAL EXCHANGE

All Impact policyowners may apply for lower premium rates at the end of the current premium period by applying for any term policy then being offered at the insured's attained age. It may be advantageous for policyowners to make this request at the end of the current premium period since rates may increase annually at that time.

Application for Conditional Exchange requires evidence of insurability.

ACCELERATED BENEFIT ENDORSEMENT

In most states, the owner can request an advance of 75% of the death benefit (maximum \$250,000) if diagnosed for the first time after policy issue as having a fatal illness which would likely result in death within two years. The endorsement is not available to insureds rated over Table 4.

ADDITIONAL INSURANCE OPTION

AIO allows your Preferred Non-Tobacco policyowners to purchase additional term insurance coverage, subject to minimal evidence of insurability, for up to three years after the original policy issue date (depending on issue age). The premium requirement for the additional coverage will be based upon the insured's issue age and underwriting class at the time of policy issue.

This option is available to Preferred Non-Tobacco insureds, between issue ages 18-55, with face amounts of \$100,000 through \$1,000,000. The policyowner may apply to purchase additional insurance on any one of the first three policy anniversaries subject to the following age requirements:

Base Policy Issue Age	Opportunities to Exercise AIO
18-35	1st, 2nd, and 3rd policy anniversary
36-40	1st and 2nd policy anniversary
41-55	1st policy anniversary

The maximum coverage increase is 50% of the base policy Face Amount if exercised on the 1st policy anniversary, and 25% of the base policy Face Amount if exercised on the 2nd or 3rd policy anniversary. The minimum coverage increase is \$25,000. The additional coverage will be subject to contestability and suicide periods of two years from the effective date of coverage.

WAIVER OF PREMIUM

The Waiver of Premium rider allows the premium payments to be waived if the insured is totally disabled. The benefit does not become effective until the insured has been totally disabled for six consecutive months. For disabilities occurring before age 60, premiums will be waived as they become due. Disabilities occurring after age 60 will be waived until age 65 but not less than two years. Insureds can not convert without evidence of insurability while premiums are being waived under this rider. Waiver of Premium is not available for substandard risks.

- Issue Ages: 18-59
- Expire Age: 65
- Maximum: Lesser of \$2 million of base face amount or \$50,000 of annual premium.

For Waiver of Premium rates please refer to the Impact Rate Guide (PR-598R).

RIDERS

Available riders for the Impact Series are Family Rider*, Child Term Rider* and Waiver of Premium Rider*. For additional information on rider features and rates, refer to North American Company's Producer's InfoNet at www.nacolah.com and to our illustration software.

* *Not available in New Jersey.*

REQUIREMENTS FOR PREFERRED NON-TOBACCO AND STANDARD PLUS NON-TOBACCO UNDERWRITING CLASSIFICATIONS

	Preferred Non-Tobacco	Standard Plus Non-Tobacco
Aviation	Non-ratable licensed commercial and private pilots are acceptable	Licensed commercial and private pilots are acceptable. Rating or exclusion may be required
Blood Pressure	Up to age 64: Has blood pressure that is 145/85 or better, without treatment, from all sources	Up to age 64: Has blood pressure, with or without treatment, that is 150/90 or better from all sources
	Age 65 and above: Has blood pressure that is 150/90 or better, without treatment, from all sources	65 and above: Has blood pressure that is 155/95 or better, without treatment, from all sources
Cholesterol	Has a cholesterol count of 240 or less, with a total cholesterol/HDL ratio of 5.5 or less	Has a cholesterol count of 280 or less, with a total cholesterol/HDL ratio of 7.0 or less
Citizenship	Is a US Citizen or has had permanent resident status for at least 2 years	Is a US Citizen or has had permanent resident status for at least 2 years
Driving	Has not had more than 2 moving violations in the past 3 years, or a DWI, DUI or reckless driving conviction or license suspension in the past 5 years	Has not had more than 3 moving violations in the past 3 years, or a DWI, DUI or reckless driving conviction or license suspension in the past 5 years
Drug Alcohol	No history of drug or alcohol abuse within the past 10 years	No history of drug or alcohol abuse within the past 10 years
Family History	Has not had a natural parent or sibling die from cardiovascular disease, coronary disease, or cancer prior to age 60	Has not had a natural parent or sibling die from coronary disease prior to age 60
Foreign Travel	Foreign travel not to exceed 2 weeks	Foreign travel not to exceed 2 weeks
Military	Not an active duty military risk	Not an active duty military risk
Personal History	No history of cancer (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, coronary disease, or other significant health problems	No history of cancer (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, coronary disease, or other significant health problems
Recreation	Non-ratable hazardous sports (e.g. racing, scuba diving, skydiving) are acceptable	Hazardous sports (e.g. racing, scuba diving, skydiving) are acceptable. Rating may be required
Tobacco	Has not used tobacco or nicotine, in any form, (including nicotine patches and gum) in the past 36 months	Has not used tobacco or nicotine, in any form, (including nicotine patches and gum) in the past 12 months

BUILD REQUIREMENTS FOR PREFERRED NON-TOBACCO AND STANDARD PLUS NON-TOBACCO UNDERWRITING CLASSIFICATIONS

Preferred Non-Tobacco Height & Weight Limits					
4' 8"	130	5' 4"	169	6' 0"	213
4' 9"	135	5' 5"	175	6' 1"	220
4' 10"	139	5' 6"	181	6' 2"	226
4' 11"	144	5' 7"	186	6' 3"	233
5' 0"	149	5' 8"	191	6' 4"	239
5' 1"	154	5' 9"	197	6' 5"	245
5' 2"	159	5' 10"	202	6' 6"	251
5' 3"	164	5' 11"	208	6' 7"	258

Standard Plus Non-Tobacco Height & Weight Limits					
4' 8"	143	5' 4"	187	6' 0"	236
4' 9"	148	5' 5"	193	6' 1"	243
4' 10"	153	5' 6"	199	6' 2"	250
4' 11"	159	5' 7"	205	6' 3"	256
5' 0"	164	5' 8"	211	6' 4"	263
5' 1"	170	5' 9"	217	6' 5"	270
5' 2"	175	5' 10"	223	6' 6"	277
5' 3"	181	5' 11"	230	6' 7"	284

REQUIREMENTS FOR TOBACCO UNDERWRITING CLASSIFICATIONS

PREFERRED TOBACCO

- All requirements needed for the Preferred Non-Tobacco class for the appropriate issue age
- Tobacco Usage
Has used tobacco or nicotine in some form during the last 36 months
 - Cigarette use
No more than one pack per day
 - Other forms
Daily or less frequent use
- No diagnosis of chronic bronchitis
- No diagnosis of chronic obstructive pulmonary disease
- No diagnosis of arteriosclerotic vascular disease

STANDARD TOBACCO

- All requirements needed for the Standard Non-Tobacco class for the appropriate issue age
- Tobacco Usage
Has used tobacco or nicotine in some form during the last 12 months



For Impact rates, refer to the Impact Rate Guide, PR-598R.

Impact 10, Impact 15, Impact 20, and Impact 30 are issued on policy form series LS125A, or state variation.

Impact 10 Plan Codes:
20162301—20162317

Impact 15 Plan Codes:
20162318—20162334

Impact 20 Plan Codes:
20162335—20162351

Impact 30 Plan Codes:
20162352—2062368

Accelerated Benefit Endorsement is issued on form series LR352A (LR338A in Oregon); Family Rider is issued on form series LRS-44A; Child Rider is issued on form series LRS-45A; Waiver of Premium is issued on form series LRS-191A; Additional Insurance Option Rider is issued on form series LRS-313A, or state variation.

Not all products, features or issue ages are available in all jurisdictions.

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