

# HOW AN INDEX ACCOUNT WORKS

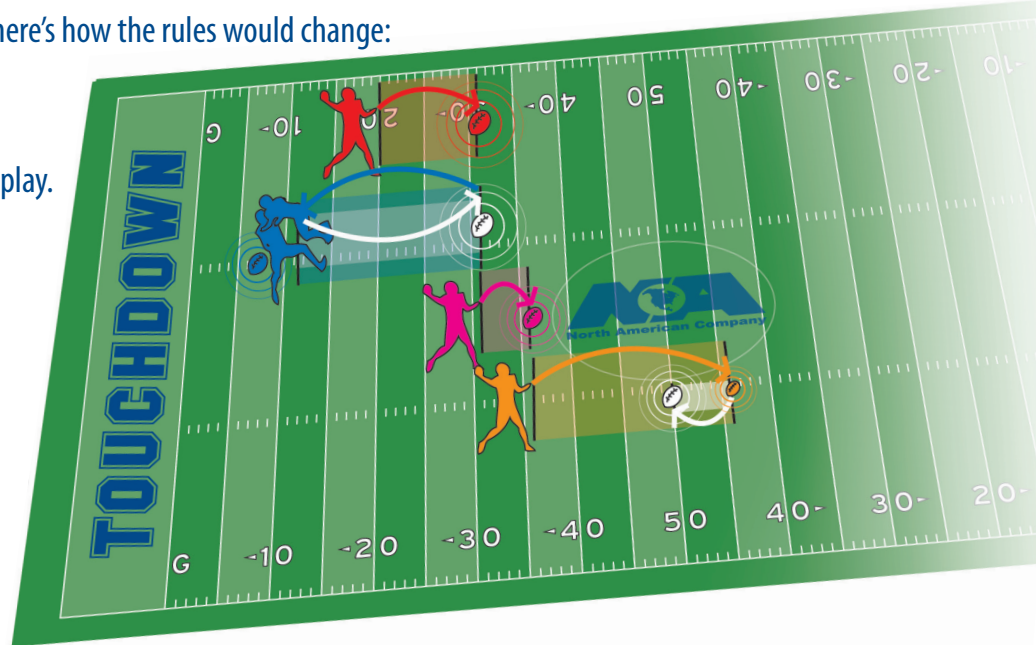
Indexed Universal Life Insurance provides two main advantages: death benefit protection and an Index Account that protects you from negative returns through a zero percent floor. Here's an example of how the Index Account works in simple terms.

## Rules of the Game

If the Index Account were a game of football, here's how the rules would change:

- It's always first down.
- You can never lose yards.
- You can gain a maximum of 14 yards per play.

Take a look at what happens with these "new rules."



## The Play-by-Play

Pick your favorite quarterback. His team has the ball and is starting out on the 20 yard line.

**Play 1:** Your quarterback throws for an 11-yard gain! The ball is spotted at the 31 yard line.

**Play 2:** Your quarterback is sacked at the 12 yard line for a 19-yard loss. But we've changed the rules so that you can never lose yards, so the ball is spotted at the 31 yard line where the play began, and it's still first down.

**Play 3:** Your quarterback throws for a five-yard gain. The ball is spotted at the 36 yard line, and it's still first down.

**Play 4:** Your quarterback throws for a 20-yard gain. The 14-yard maximum kicks in so your team has to "give back" six of the yards. The net result is a gain of 14 yards and the ball is spotted squarely on the 50 yard line.

## Game Summary:

Under normal rules, the team would have gained a total of 17 yards (gains of 11, 5, and 20 with a loss of 19 yards) and the ball would have been spotted at the 37 yard line. However, with the new rules, the team gained 30 yards and the ball is at the 50, which is an extra 13 yards downfield!

## What does this mean for you?

Replace your football team with an Index Selection such as the S&P 500® Annual Point-to-Point. Each play is a year and the yardage gains are locked in interest returns!

The information presented is hypothetical and not intended to project or predict investment results.

Indexed Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

"S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by North American Company for Life and Health Insurance.

Indexed universal life products are not sponsored, endorsed, sold or promoted by the S&P 500 and they make no representation regarding the advisability of purchasing these contracts or investing in these products.

Failure to meet premium requirements may result in a lapse in the policy and participation in the Index Accounts. The Index Accounts are subject to caps and participation rates. The surrender charge varies by product, gender, issue age, underwriting class and duration. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death.



**We're Here for Life®**  
Executive Office  
525 W Van Buren  
Chicago, IL 60607