



North American Company  
for Life and Health Insurance  
Since 1886

525 W. Van Buren  
Chicago, IL 60607

Custom Guarantee (Gen 4)

A Universal Life Insurance Policy Illustration

Prepared for:

JOHN Q CLIENT  
Male, Age 54, Preferred Non-Tobacco  
Death Benefit: \$250,000  
Initial Annual Premium: \$3,793.01  
1035: \$0.00 Non-1035: \$0.00  
Riders: Protected Pour In Rider, Custom Guarantee Rider  
Rating: None

Agent:

ED HINERMAN  
1141 HIGHWAY 50 EAST  
SALIDA, CO 81201  
866-539-7914

TABULAR DETAIL

End of Year	End of Yr Age	Premium Outlay	Guaranteed 4.25% / 3.00% Interest Rate			Non-Guaranteed 4.25% Interest Rate		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	55	3793.01	1685	0	250000	1685	416	250000
2	56	3793.01	3239	0	250000	3290	0	250000
3	57	3793.01	4690	0	250000	4813	0	250000
4	58	3793.01	6023	0	250000	6318	0	250000
5	59	3793.01	7260	0	250000	7897	424	250000
		18,965.05						
6	60	3793.01	8376	1301	250000	9554	2479	250000
7	61	3793.01	9337	2672	250000	11293	4628	250000
8	62	3793.01	10093	3848	250000	13117	6872	250000
9	63	3793.01	10584	4766	250000	15032	9214	250000
10	64	3793.01	10764	5386	250000	17040	11663	250000
		37,930.10						
11	65	3793.01	10603	5675	250000	18914	13986	250000
12	66	3793.01	10065	5600	250000	20645	16180	250000
13	67	3793.01	9128	5143	250000	22232	18247	250000
14	68	3793.01	7765	4275	250000	23672	20182	250000
15	69	3793.01	5920	2948	250000	24957	21985	250000
		56,895.15						
16	70	3793.01	3548	1113	250000	26083	23648	250000
17	71	3793.01	519	0	250000	27045	25172	250000
18	72	3793.01	0	0	250000	27832	26550	250000
19	73	3793.01	0	0	250000	28438	27778	250000
20	74	3793.01	0	0	250000	28852	28852	250000
		75,860.20						
21	75	3793.01	0	0	250000	29596	29596	250000
22	76	3793.01	0	0	250000	30159	30159	250000
23	77	3793.01	0	0	250000	30532	30532	250000
24	78	3793.01	0	0	250000	30705	30705	250000
25	79	3793.01	0	0	250000	30663	30663	250000
		94,825.25						



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			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
26	80	3793.01	0	0	250000	30438	30438	250000
27	81	3793.01	0	0	250000	29619	29619	250000
28	82	3793.01	0	0	250000	28388	28388	250000
29	83	3793.01	0	0	250000	26652	26652	250000
30	84	3793.01	0	0	250000	24200	24200	250000
		113,790.30						
31	85	3793.01	0	0	250000	20331	20331	250000
32	86	3793.01	0	0	250000	14672	14672	250000
33	87	3793.01	0	0	250000	7104	7104	250000
34	88	3793.01	0	0	250000	0	0	250000
35	89	3793.01	0	0	250000	0	0	250000
		132,755.35						
36	90	3793.01	0	0	250000	0	0	250000
37	91	3793.01	0	0	250000	0	0	250000
38	92	3793.01	0	0	250000	0	0	250000
39	93	3793.01	0	0	250000	0	0	250000
40	94	3793.01	0	0	250000	0	0	250000
		151,720.40						
41	95	3793.01	0	0	250000	0	0	250000
42	96	3793.01	0	0	250000	0	0	250000
43	97	3793.01	0	0	250000	0	0	250000
44	98	3793.01	0	0	250000	0	0	250000
45	99	3793.01	0	0	250000	0	0	250000
		170,685.45						
46	100	3793.01	0	0	250000	0	0	250000
47	101	.00	0	0	250000	0	0	250000
48	102	.00	0	0	250000	0	0	250000
49	103	.00	0	0	250000	0	0	250000
50	104	.00	0	0	250000	0	0	250000
		174,478.46						



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			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
51	105	.00	0	0	250000	0	0	250000
52	106	.00	0	0	250000	0	0	250000
53	107	.00	0	0	250000	0	0	250000
54	108	.00	0	0	250000	0	0	250000
55	109	.00	0	0	250000	0	0	250000
		174,478.46						
56	110	.00	0	0	250000	0	0	250000
57	111	.00	0	0	250000	0	0	250000
58	112	.00	0	0	250000	0	0	250000
59	113	.00	0	0	250000	0	0	250000
60	114	.00	0	0	250000	0	0	250000
		174,478.46						
61	115	.00	0	0	250000	0	0	250000
62	116	.00	0	0	250000	0	0	250000
63	117	.00	0	0	250000	0	0	250000
64	118	.00	0	0	250000	0	0	250000
65	119	.00	0	0	250000	0	0	250000
		174,478.46						
66	120	.00	0	0	250000	0	0	250000
		174,478.46						