

North American Company for Life and Health Insurance

Rapid Builder IUL2 - Guideline Premium Test

A Universal Life Insurance Policy Illustration

Ed Hinerman
 Male, Age 50 (Based on Last Birthday), Super Preferred Non-Tobacco
 Riders: Chronic Illness Accelerated Benefit Rider
 Rating: None

Death Benefit: \$250,000
 Initial /

This illustration is based on the following initial premium allocations:

<u>S&P 500® Point-to-Point</u> 100%	<u>S&P 500® Daily Averaging</u> 0%	<u>Uncapped S&P 500® Point-to-Point</u> 0%	<u>DJIA(sm) Point-to-Point</u> 0%	<u>DJIA(sm) Daily Averaging</u> 0%	<u>Multi-Index Group Point-to-Point</u> 0%	<u>EURO STOXX 50® Point-to-Point</u> 0%
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TABULAR DETAIL

		Guaranteed 3.00% Interest Rate				Non-Guaranteed Alternate 3.00% Interest Rate for Index Selections				Non- 8.30% Interest Rate
<u>End of Year</u>	<u>End of Yr Age</u>	<u>Premium Outlay</u>	<u>Account Value</u>	<u>Surrender Value</u>	<u>Death Benefit</u>	<u>Account Value</u>	<u>Surrender Value</u>	<u>Death Benefit</u>	<u>Account Value</u>	
1	51	2373.63	457	0	250000	1492	0	250000	1618	
2	52	2373.63	835	0	250000	2785	0	250000	3126	
3	53	2373.63	1135	0	250000	3995	0	250000	4635	
4	54	2373.63	1292	0	250000	5148	0	250000	6177	
5	55	2373.63	1303	0	250000	6245	0	250000	7755	
6	56	2373.63	1165	0	250000	7053	303	250000	9141	
7	57	2373.63	811	0	250000	7739	1191	250000	10495	
8	58	2373.63	295	0	250000	8299	2022	250000	11817	
9	59	2373.63	0	0	250000	8703	2966	250000	13076	
10	60	2373.63	0	0	250000	9062	4000	250000	14383	
11	61	2373.63	0	0	250000	10190	5802	250000	16575	
12	62	2373.63	0	0	250000	11241	7528	250000	18845	
13	63	2373.63	0	0	250000	12270	9233	250000	21256	
14	64	2373.63	0	0	250000	13250	11630	250000	23795	
15	65	2373.63	0	0	250000	14178	14178	250000	26475	

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TABULAR DETAIL (CONT.)

		Guaranteed			Non-Guaranteed Alternate			Non-	
		3.00% Interest Rate			3.00% Interest Rate for Index Selections			8.30% Interest I	
End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value
16	66	2373.63	0	0	0	15109	15109	250000	29427
17	67	2373.63	0	0	0	16021	16021	250000	32601
18	68	2373.63	0	0	0	16913	16913	250000	36020
19	69	2373.63	0	0	0	17731	17731	250000	39656
20	70	2373.63	0	0	0	18416	18416	250000	43484
21	71	2373.63	0	0	0	18964	18964	250000	47527
22	72	2373.63	0	0	0	19314	19314	250000	51762
23	73	2373.63	0	0	0	19403	19403	250000	56169
24	74	2373.63	0	0	0	19248	19248	250000	60798
25	75	2373.63	0	0	0	18809	18809	250000	65657
26	76	2373.63	0	0	0	18127	18127	250000	70826
27	77	2373.63	0	0	0	16939	16939	250000	76152
28	78	2373.63	0	0	0	15159	15159	250000	81630
29	79	2373.63	0	0	0	12662	12662	250000	87239
30	80	2373.63	0	0	0	9338	9338	250000	92985
31	81	2373.63	0	0	0	5000	5000	250000	99100
32	82	2373.63	0	0	0	0	0	0	105332
33	83	2373.63	0	0	0	0	0	0	111708
34	84	2373.63	0	0	0	0	0	0	118246
35	85	2373.63	0	0	0	0	0	0	124931

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		Guaranteed			Non-Guaranteed Alternate			None	
		3.00% Interest Rate			3.00% Interest Rate for Index Selections			8 30% Interest I	
End of Year	End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value
36	86	2373.63	0	0	0	0	0	0	131758
37	87	2373.63	0	0	0	0	0	0	138597
38	88	2373.63	0	0	0	0	0	0	145416
39	89	2373.63	0	0	0	0	0	0	152285
40	90	2373.63	0	0	0	0	0	0	159147
41	91	2373.63	0	0	0	0	0	0	166183
42	92	2373.63	0	0	0	0	0	0	173393
43	93	2373.63	0	0	0	0	0	0	180835
44	94	2373.63	0	0	0	0	0	0	188617
45	95	2373.63	0	0	0	0	0	0	196920
46	96	2373.63	0	0	0	0	0	0	206209
47	97	2373.63	0	0	0	0	0	0	217002
48	98	2373.63	0	0	0	0	0	0	230357
49	99	2373.63	0	0	0	0	0	0	241179
50	100	2373.63	0	0	0	0	0	0	272070
51	101	0.00	0	0	0	0	0	0	298012
52	102	0.00	0	0	0	0	0	0	322061
53	103	0.00	0	0	0	0	0	0	350402
54	104	0.00	0	0	0	0	0	0	381238
55	105	0.00	0	0	0	0	0	0	414787

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End of Year	End of Yr Age	Premium Outlay	Guaranteed			Non-Guaranteed Alternate			Nor
			3.00% Interest Rate			3.00% Interest Rate for Index Selections			
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value
56	106	0.00	0	0	0	0	0	0	451288
57	107	0.00	0	0	0	0	0	0	491001
58	108	0.00	0	0	0	0	0	0	534209
59	109	0.00	0	0	0	0	0	0	581220
60	110	0.00	0	0	0	0	0	0	632367
61	111	0.00	0	0	0	0	0	0	688015
62	112	0.00	0	0	0	0	0	0	748561
63	113	0.00	0	0	0	0	0	0	814434
64	114	0.00	0	0	0	0	0	0	886104
65	115	0.00	0	0	0	0	0	0	964081
66	116	0.00	0	0	0	0	0	0	1048921
67	117	0.00	0	0	0	0	0	0	1141226
68	118	0.00	0	0	0	0	0	0	1241653
69	119	0.00	0	0	0	0	0	0	1350919
70	120	0.00	0	0	0	0	0	0	1469800

Non-Guaranteed Alternate interest rates for Index Selections (including bonuses): 3.00% years 1-15, 3.50% thereafter
 Non-Guaranteed interest rates for Index Selections (including bonuses): 8.30% years 1-15, 8.80% thereafter

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