



New Maximum Premium Limit

Earlier this year North American announced that due to the low interest rate environment, the maximum first-year premium that we'll accept is \$500,000 on products with a guaranteed death benefit feature.¹

For all other products, North American will no longer accept applications where the total premium in any policy year is **greater than \$1 million** per person. This limit applies to lump sums, 1035 exchanges, and ongoing premiums.

This limit applies to applications signed on or after **November 9, 2012**. **Applications signed on or before November 8 must be received no later than November 12 in order to be exempt from this limit.** An update to the illustration software will be available in the coming weeks to reflect this new requirement. Here are the specifics:

Products with a \$500,000 Maximum First-Year Premium Limit

Universal Life Insurance	\$500,000 Max First-Year Premium Limit
Custom Guarantee®	√
Custom TermGUL® with the Premium Guarantee Rider (PGR) only; the limit is \$1 million for policies without the PGR	√
Indexed Universal Life Insurance	
Guarantee Builder IUL®	√
Survivorship GIUL indexed universal life insurance with the Survivor-Premium Guarantee Rider (S-PGR) only; the limit is \$1 million for policies without the S-PGR	√

Products with a \$1 Million Maximum First-Year Premium Limit

Universal Life Insurance	\$1 Million Max First-Year Premium Limit
Custom GrowthCV®	√
Custom TermGUL without the Premium Guarantee Rider	√
Indexed Universal Life Insurance	
Builder IUL®	√
Rapid Builder IUL®	√
Survivorship GIUL without the Survivor Premium Guarantee Rider	√

For more information, please contact Sales Development at (800) 800-3656, ext. 10411 or email salesupport@nacolah.com.

¹ Death benefit guarantees are subject to premium payment requirements. Builder IUL is issued on policy form series LS172, Custom Guarantee is issued on policy form series LS170, Custom TermGUL issued on policy form series LS167, Custom GrowthCV is issued on policy form series LS166, Guarantee Builder IUL is issued on policy form series LS175, Rapid Builder IUL is issued on policy form series LS169, Survivorship GIUL is issued on policy form series LS171, Premium Guarantee Rider is issued on form series LR452, Survivor Premium Guarantee Rider is issued on form series LR460, or state variations by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Product features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.