

The North American term life insurance products, specifically Classic Term and ADDvantage® Term, are structured to offer financial protection during significant life events. Classic Term provides competitive rates without additional features such as riders or renewals, available in 10 and 15-year level premium periods, with a minimum face amount of \$500,000. This policy is neither renewable nor convertible and incurs an annual policy fee of \$65. Conversely, ADDvantage Term includes features like an Accelerated Death Benefit Endorsement (ADBE) for critical, chronic, or terminal illnesses, along with a conversion privilege that allows clients to transition to permanent life insurance without further underwriting. This product is offered in various premium guarantee periods (10, 15, 20, or 30 years) and has a minimum face amount of \$100,000, with all plans renewable up to age 95. Both products utilize a SimpleSubmit e-application for efficient processing and a WriteAway underwriting process for eligible clients, which eliminates the need for labs and exams.

Underwriting classes for both policies differ based on age and health status, with issue ages ranging from 18 to 75 for Classic Term, while the age limit decreases for ADDvantage Term. Premium payments are influenced by modal factors, with more frequent payment schedules resulting in higher total annual premiums. ADDvantage Term permits partial conversions and specifies conditions for accelerated death benefits, including limits based on the type of illness and the insured's age. Additional riders, such as a waiver of premium for disability and a children's term life insurance rider, are available under ADDvantage Term, each subject to specific eligibility criteria and conditions. Policyholders must comply with the terms outlined in the policy for claims and benefits, and certain exclusions apply, particularly regarding the availability of benefits in specific states.

Both ADDvantage Term (policy form series LS174) and Classic Term (policy form series LS188), along with any applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, located at One Sammons Plaza, Sioux Falls, SD 57193. The availability of products, features, riders, endorsements, or issue ages may vary by jurisdiction, and certain limitations and restrictions may apply. Sammons FinancialSM serves as the marketing name for

Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. It is essential to note that annuities and life insurance are issued by North American Company for Life and Health Insurance, which holds sole responsibility for product guarantees.