



New Children's Term Insurance Rider

Available on Universal Life and Indexed Universal Life Insurance Plans

We are pleased to introduce the new Children's Term Insurance Rider, available on our UL and IUL portfolio, effective **October 1, 2009**. The new Children's Term Insurance Rider (LR458) will be attractive to your clients looking for affordable life insurance coverage for their children.

Highlights:

- **Issue age:** 15 days to 20 years of insured child; 18 years to issue age 55 of the base insured
- **Expiry Age:** 23 years
- **Expiry Date:** Earliest of policy anniversary at
 - 1) Base insured's 65th birthday or
 - 2) Following insured's child's 23rd birthday
- **Rider Benefit:** Minimum: \$5,000 per child; Maximum: \$25,000 per child
- **Conversion:** Minimum: \$5,000; Maximum: Rider Benefit Amount (special conversion conditions allowed up to 5 times Rider Benefit Amount up to a maximum of \$50,000)
- **Paid Up Insurance Benefit:** If the Primary insured dies, the Benefit Amount on each Insured Child will become fully paid-up. This paid-up insurance will terminate on the Policy Anniversary following the Insured Child's 23rd birthday or the Expiry Date shown on the Schedule of Policy Benefits or in a supplemental schedule page, if earlier.

State Availability

The Children's Term Insurance Rider is approved for sale in all states.

Software

The Children's term Insurance Rider will be available on North American Company Illustration Software (NACIS), version 11.1 on or around October 1, 2009.

The new Children's Term Insurance Rider is an excellent opportunity for your clients with families. Be sure to point out this rider on your next case.

For additional information please contact our Sales Support Department at 1-800-800-3656, extension 10411, or salesupport@nacolah.com.

Index 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.

Children's Term Insurance Rider is issued on form series LR458; or state variations by North American Company for Life and Health Insurance, Executive Office, Chicago, IL 60607. Products, features, riders or endorsements may not be available in all jurisdictions. Limitations and restrictions may apply.