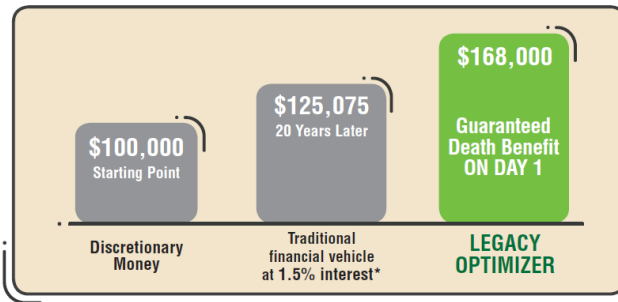


Discover the value.

To demonstrate how **Legacy Optimizer** can maximize your legacy for your beneficiaries, let's look at a hypothetical scenario.

Jim, a 65-year-old, non-tobacco user has \$100,000 of discretionary money that he would like to pass on to his heirs someday. If he qualified for and purchased North American's **Legacy Optimizer** life insurance policy, his \$100,000 would leverage into a \$168,000 death benefit on day one! Alternatively, if he placed his \$100,000 in a traditional financial vehicle with a 1.5% interest rate, even after 20 years, his \$100,000 would only grow to \$125,075.

Which amount would you rather leave behind?



*Assuming 25% annual income tax