

GAIN Product of the Week of 11/12/09

Sample Quotes:

Male, Age 35, Pref NTU, DB - \$250,000	Male, Age 55, Std NTU, DB - \$250,000
Premium (Annual) wGuar DB – \$1,192	Premium (Annual) wGuar DB – \$3,624
Commission - \$1,013	Commission - \$3,080
Premium (Annual) wCV - \$3,321	Premium (Annual) w CV - \$7,940
Current CSV at Age 65 - \$86,220	Current CSV at Age 70 - \$72,367
Current CSV at Age 90 - \$196,020	Current CSV at Age 90 - \$178,631

Custom Guarantee ULSM

The Custom Guarantee is universal life insurance that gives your client guaranteed death benefit coverage regardless of what happens. Offering tremendous flexibility, your client can choose the duration of the guarantee period up to age 120.

Highlights:

- Custom Guarantee is a great product for estate planning and legacy building
- **Guaranteed Exchange Privilege, allows a client to exchange a policy to a North American cash value accumulation universal life insurance product without evidence of insurability or surrender charges¹**
- Competitive commissions with a two-year rolling target
- Guaranteed death benefit for the duration the client specifies, even up to age 120
- No premium payments on the base policy beyond age 100
- Chronic Illness Accelerated Benefit Rider allows the insured to access a portion of the death benefit when certified by a physician as being chronically ill
- Low-cost coverage
- Issue Ages 15 days - 85 (age nearest)
- Net zero cost loans in years 11⁺
- Death Benefit options: Level and Increasing
- Low minimum face amount of \$25,000

Riders

- Accidental Death Benefit Rider
- Children's Term Rider
- Chronic Illness Accelerated Benefit Rider
- Guaranteed Insurability Rider
- Waiver of Monthly Deductions Rider

1. Cash accumulation universal life insurance products that are available from us at the time of exchange. Not available to policy ages 76 and above and/or if there is an outstanding policy loan.

<http://www.partnerwithna.com/pdf/pr651.pdf>

For product details and quotes, please call 800-847-6426.