



\$250,000 Maximum Premium Limit for New Rapid Builder IUL[®] Sales

Important Update for New Rapid Builder IUL Sales

North American is decreasing the current annual premium limit in all policy years on new indexed universal life Rapid Builder IUL life insurance sales from \$1,000,000 to \$250,000. This limit applies to lump sums, 1035 exchanges, and ongoing premiums.

Important Dates

- Applications must be signed and received in the Administrative Office by **the close of business on Monday, January 29** in order to receive the \$1 million premium limit.
- The new \$250,000 premium limit will apply to applications received in the Administrative Office after **January 29**, regardless of when the application was signed.
- Marketing materials will reflect this change in the coming weeks.

Illustration Software

- NACIS software will be updated with the new \$250,000 premium limit starting Tuesday, January 23.
- Winflex software will be updated with the new \$250,000 premium limit starting Tuesday, January 23.
- Web-based Illustrations software powered by iPipeline will be updated with the new \$250,000 premium limit starting Saturday, January 27.

SimpleSubmit[®]

Starting on January 27, 2018, any applications submitted through/started in SimpleSubmit will reflect the maximum premium limit of \$250,000. Thus, only applications locked on or before January 26, 2018 will be eligible for the higher maximums. You will have until the end of business on January 29 to obtain needed signatures and submit the application.

If you have any questions about this change, please contact Sales Development at 800-800-3656 ext. 10411.

Rapid Builder IUL is issued on policy form series LS176 and LS176W with Waiver of Surrender Charge Option by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.