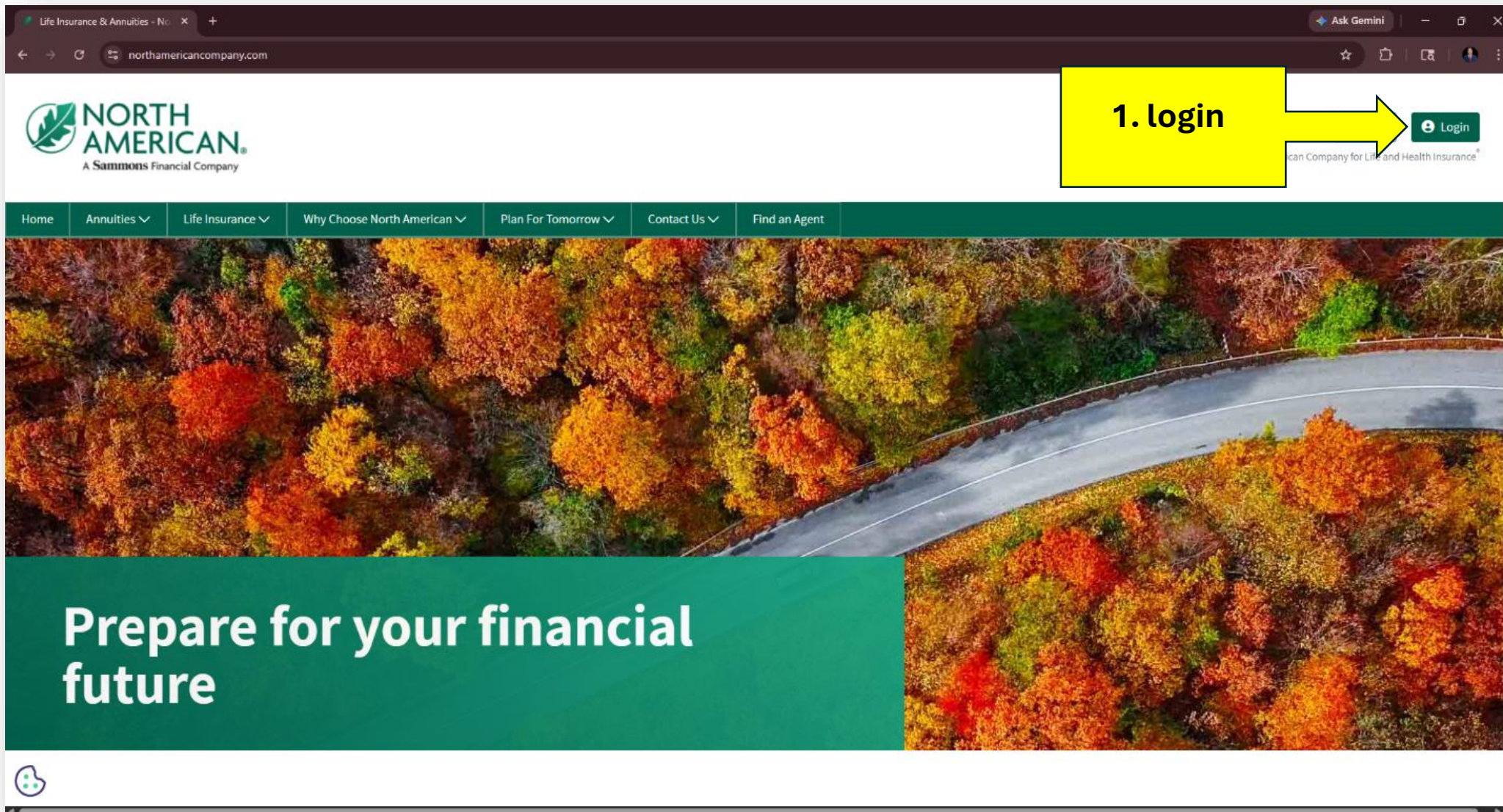


Cómo hacer una Ilustración con North American de distribución

Ve a este link 🖱️: northamericancompany.com



The image shows a screenshot of the North American website homepage. The browser address bar displays "northamericancompany.com". The website header features the "NORTH AMERICAN" logo, which includes a stylized leaf icon and the text "A Sammons Financial Company". Below the logo is a navigation menu with the following items: "Home", "Annuities", "Life Insurance", "Why Choose North American", "Plan For Tomorrow", "Contact Us", and "Find an Agent". The main content area is a large banner with a background image of a winding road through a forest with vibrant autumn foliage. A dark green overlay on the left side of the banner contains the text "Prepare for your financial future". In the top right corner of the website, there is a "Login" button. A yellow callout box with the text "1. login" and a yellow arrow points directly to this button.

1. login

Prepare for your financial future



Register

Login

- Home
- Annuities ▾
- Life Insurance ▾
- Why Choose North American ▾
- Plan For Tomorrow ▾
- Contact Us ▾
- Find an Agent



2. login →

Issue#

Username

Password

Login

Forgot username | Forgot password

Don't have an account?
Register

Prepare for your financial future



My Life Business

My Annuity Business

Life

My Business

Products

Sales and Marketing

Training Center

New Business

Illustrations

Forms and Materials

3. CLICK



WOMEN AND WEALTH
Turning Risks into Readiness
Exclusive webinar opportunity
MARCH 11, 2026 | 11 A.M. CST
Save my spot

4. CLIC

Start a new illustration or eApp

Data for Agent ID: R2U33-M01

Case
1

Premium*
\$612.00

*Reflects total annualized premium on Pending Business.



Commissions



Pending Business

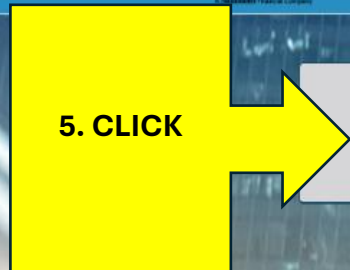


Web-based Illustrations



Document Upload

Customize Favorites



Start New Case

View My Cases

Start New Case

Case Information

Status	Agent of Record	Date Modified
Started	Select Agent	03/06/2026

Proposed Insured

First Name	Last Name	
Sam	Torres	
Date of Birth	Age	Gender
11 / 05 / 1985	40	Male

Case Description

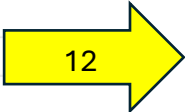
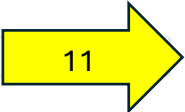
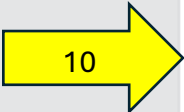
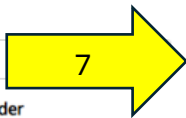
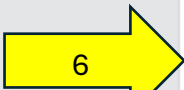
(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)

State and Product

State:	Product Type	Find Available Products
Texas	Indexed Universal Life	

Product

Carrier	Product	Quotes/ Illustrations	IGO e-App
	Builder Plus IUL4	Select	Select



Torres, Sam
North American Company for
Life and Health Insurance

[Case Notes](#) [Save](#) Case Actions

Case Information **Quotes/ Illustrations** Application

ADDITIONAL OPTIONS

Concept
Illustration

State
Texas

Product Type
Indexed Universal Life

Product
Builder Plus IUL4

ILLUSTRATIONS

Policy

Riders

Output Options

[View Full Illustration](#)

[Agent Only](#) [InsMark](#) [Go to eApp](#)

Once your illustration is complete, remember to click on the "Go to eApp" button above to integrate with eApp.

Client Information

First Name Sam **M.I.** **Last Name** Torres **Sex** Male Female

Date of Birth 11 / 05 / 1985 **Age: 40**
(Use Age Last)

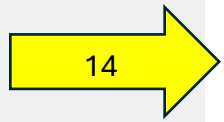
Issue age 0 to 75

Is this a Revised Illustration?

Agent License Number

Your state license number is required in California, Arkansas, and Texas.

Class
Standard Non-Tobacco



Class
Standard Non-Tobacco

Underwriting Guidelines

Table Rating
None

The maximum allowable table rating for issue age 18-70 is 200%, Table H

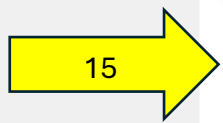
Temporary Flat Extra For Years
\$0.00 0

Permanent Flat Extra
\$0.00

Accelerated Death Benefits

Solves

Solve for
Specified (No Solve)
Death Benefit
Premium
Distribution
Multiple (DB, Prem., Dist.)



Alternate Rate
4.50%

Fixed Account Rate
4.50%

Run at 0.00% Index Credit

Change Illustrated Rates?

View Index Allocations

Next >

Class

Standard Non-Tobacco

Underwriting Guidelines

Table Rating

None

The maximum allowable table rating for issue age 18-70 is 200%, Table H

Temporary Flat Extra

\$0.00

For Years

0

Permanent Flat Extra

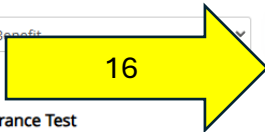
\$0.00

Accelerated Death Benefits

Solves

Solve for

Death Benefit



Solve Option

- Minimum Death Benefit
- Premium is Target**
- Minimum Death Benefit
- Surrender Value at Age/Yr

Life Insurance Test

Guideline Premium Test

Avoid a MEC

Death Benefit Option

1-Level

Lump Sum/1035

Premium Deposit Agreement

Premium Amount Payment Mode

Class
Standard Non-Tobacco

Underwriting Guidelines

Table Rating
None

The maximum allowable table rating for issue age 18-70 is 200%, Table H

Temporary Flat Extra For Years
\$0.00 0

Permanent Flat Extra
\$0.00

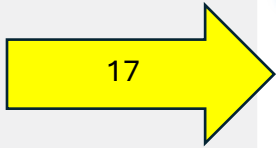
Accelerated Death Benefits

Solves

Solve for Death Benefit **Solve Option** Premium is Target

Life Insurance Test
Guideline Premium Test

Death Benefit Option
1-Level
1-Level
2-Increasing
3-Return of premium



Premium Amount **Payment Mode** Monthly EFT Changes

Class

Standard Non-Tobacco

Underwriting Guidelines

Table Rating

None

The maximum allowable table rating for issue age 18-70 is 200%, Table H

Temporary Flat Extra

\$0.00

For Years

0

Permanent Flat Extra

\$0.00

Accelerated Death Benefits

Solves

Solve for

Death Benefit

Solve Option

Premium is Target

Life Insurance Test

Guideline Premium Test

Death Benefit Option

3-Return of premium

Change DB Option

Lump Sum/1035

Premium Deposit Agreement

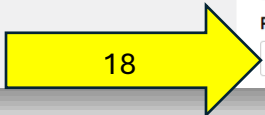
Premium Amount

\$300.00

Payment Mode

Monthly EFT

Changes



Life Insurance Test

Guideline Premium Test

Death Benefit Option

3-Return of premium Change DB Option

Lump Sum/1035

Premium Deposit Agreement

Premium Amount

\$300.00

Payment Mode

Monthly EFT

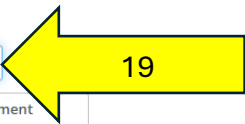
Changes

Premium must be at least \$10/month, \$25/quarter or \$50 semi-annually or annually

Pay Premium to

Age

60



Add Specified Withdrawal, Loan or Repayment

Interest Crediting Options

Illustrated Rate

6.58%

Alternate Rate ⓘ

4.50%

Fixed Account Rate ⓘ

4.50%

Change Illustrated Rates?

Run at 0.00% Index Credit

[View Index Allocations](#)

[Next >](#)

Torres, Sam
North American Company for
Life and Health Insurance

Case Actions

Case Information **Quotes/ Illustrations** Application

ADDITIONAL OPTIONS

Concept

20 Agent Only

Sta

Texas

Product Type

Indexed Universal Life

Product

Builder Plus IUL4

ILLUSTRATIONS

Policy

Riders

Output Options

i Once your illustration is complete, remember to click on the "Go to eApp" button above to integrate with eApp.

Client Information

First Name	M.I.	Last Name	Sex
<input type="text" value="Sam"/>	<input type="text"/>	<input type="text" value="Torres"/>	<input checked="" type="radio"/> Male <input type="radio"/> Female

Date of Birth

Age: 40
(Use Age Last)

Issue age 0 to 75

Is this a Revised Illustration?

Agent License Number

Your state license number is required in California, Arkansas, and Texas.



Sam Torres
Male, Issue Age 40
Standard Non-Tobacco
\$176,125

Builder Plus I
A Universal Life Insurance

Welcome SAMUEL TORRES ▾

AGENT ONLY REPORT

Not to be used for consumer solicitation purposes

Target (annualized)	\$3,600.00	Maximum Level Annual	\$10,572.27	7-Pay Annual	\$12,289.50
Minimum (annualized)	\$1,921.80	Maximum Single	\$58,392.03		

This illustration reflects the following:

Premium Allocations: S&P 500® Annual Pt-to-Pt 50%; High Par Fidelity Multifactor Yield Index™ 5% ER Annual Pt-to-Pt 50%;

Death Benefit Qualification: Guideline Premium Test (GPT)

Riders, as listed on the last page

INTEREST AND COST SCENARIOS

Initial Death Benefit: \$176,125.00
Initial DB Option: 3-Return of Premium
Initial Monthly EFT Premium: \$300.00

End of Year	Beg/End of Yr Age	Annualized Modal Premium Type	Guaranteed Maximum Charges Minimum Account Value: 2.0%			Non-Guaranteed Alternate Current Charges Index Credits: 4.50%			Non-Guaranteed Assumed Current Charges Index Credits: 6.58%**		
			Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
1*	40/41	3,600.00 P	2,249	0	179,725	2,578	0	179,725	2,578	0	179,725
2	41/42	3,600.00 P	4,511	0	183,325	5,225	540	183,325	5,306	621	183,325
3	42/43	3,600.00 P	6,786	2,347	186,925	7,955	3,516	186,925	8,172	3,734	186,925
4	43/44	3,600.00 P	9,055	5,150	190,525	10,778	6,833	190,525	11,199	7,253	190,525
5	44/45	3,600.00 P	11,418	7,966	194,125	13,697	10,245	194,125	14,393	10,941	194,125
6	45/46	3,600.00 P	13,776	10,817	197,725	16,695	13,736	197,725	17,746	14,787	197,725
7	46/47	3,600.00 P	16,148	13,682	201,325	19,819	17,353	201,325	21,310	18,845	201,325
8	47/48	3,600.00 P	18,533	16,561	204,925	23,051	21,078	204,925	25,077	23,104	204,925
9	48/49	3,600.00 P	20,955	19,476	208,525	26,396	24,917	208,525	29,059	27,580	208,525
10	49/50	3,600.00 P	23,392	22,405	212,125	29,882	28,895	212,125	33,293	32,307	212,125
		36,000.00									
11	50/51	3,600.00 P	25,842	25,842	215,725	33,647	33,647	215,725	37,946	37,946	215,725

This supplemental illustration is not an offer, contract, or promise of future policy performance and is only valid if it is accompanied by or preceded by the full basic life insurance policy illustration. Coverage is subject to the terms and conditions of the policy.
SIP100-A Software Version 26-49.1.0.1 3600/TP Texas Page 1 of 5



Sam Torres
Male, Issue Age 40
Standard Non-Tobacco
\$176,125

Builder Plus IUL® 4
A Universal Life Insurance Policy Supplemental Illustration

INTEREST AND COST SCENARIOS

Initial Death Benefit: \$176,125.00
Initial DB Option: 3-Return of Premium

Guaranteed Maximum Charges			Non-Guaranteed Alternate Current Charges			Non-Guaranteed Assumed Current Charges		
----------------------------	--	--	--	--	--	--	--	--

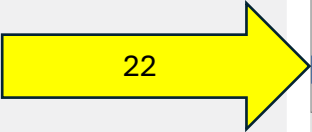
21. CERRAR

View Full Illustration

Go to eApp

eApp" button above to integrate with eApp.

Female



Solve for

Death Benefit

Specified (No Solve)

Death Benefit

Premium

Distribution

Multiple (DB, Prem., Dist.)

3-Return of premium

Change DB Option

Lump Sum/1035

Premium Deposit Agreement

Premium Amount \$300.00 **Payment Mode** Monthly EFT Changes

Premium must be at least \$10/month, \$25/quarter or \$50 semi-annually or annually

Pay Premium to

Age 60

Add Specified Withdrawal, Loan or Repayment

Interest Crediting Options

Illustrated Rate	Alternate Rate	Fixed Account Rate
6.58%	4.50%	4.50%

Run at 0.00% Index Credit

Change Illustrated Rates? [View Index Allocations](#)

Next

23. Reduce el Seguro a un 10%-30% menos, para que la acumulación sea mayor.

Entre mas bajo sea el seguro, mas acumula el cliente, pero menos te pagan a ti como agente. Recuerda que pagan del TARGET PREMIUM

Solve for: Distribution
Solve Option: Amount of Distributions

Life Insurance Test: Guideline Premium Test

Initial Death Benefit: \$176,125 Change Death Benefit

Death Benefit Option: 3-Return of premium Change DB Option

Surrender Value of: \$1

Surrender Value at: Age 120
 Lump Sum/1035
 Premium Deposit Agreement

Premium Amount: \$300.00 Payment Mode: Monthly EFT Changes

Premium must be at least \$10/month, \$25/quarter or \$50 semi-annually or annually

Pay Premium to: Age 60

Premium Guideline Calculator

Initial Death Benefit	Minimum No Lapse	Guaranteed	Maximum	Max Lump Sum	Max 7-Pay

Solve for **Solve Option**
Distribution Amount of Distributions

Life Insurance Test
Guideline Premium Test

Initial Death Benefit
\$150,000 Change Death Benefit

Death Benefit Option
3-Return of premium Change DB Option

Surrender Value of
\$1

Surrender Value at
Age 120
 Lump Sum/1035
 Premium Deposit Agreement

Premium Amount **Payment Mode**
\$300.00 Monthly EFT Changes

Premium must be at least \$10/month, \$25/quarter or \$50 semi-annually or annually

Pay Premium to
Age 60

Premium Guideline Calculator Calculate Guidelines

Initial Death Benefit	Minimum No Lapse	Guaranteed	Maximum	Max Lump Sum	Max 7-Pay

Premium Guideline Calculator Calculate Guidelines

Initial Death Benefit	Minimum No Lapse	Guaranteed	Maximum	Max Lump Sum	Max 7-Pay
\$0					\$0.00

25. Aquí pon un año menos, de la edad hasta la cual el cliente contribuirá. Recuerda que la edad ya la colocaste arriba

Distribution Frequency: Monthly

You may choose to ...

Type in the word Sol...

Distribution/Loan Type	From Age		Amount	Delete Row
Loan - Standard	40	59	\$0	
Loan - Participating Fixed	60	80	Solve	

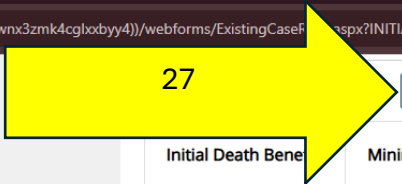
Apply Inflation Rate 3.00% Rate (0% - 10%)

Interest Crediting Options

Illustrated Rate: 6.58%

Account Rate ?

26. Aquí ponle la edad hasta donde quieres distribuirle. Entre mas edad, más pequeños los pagos. Normalmente puedes poner entre 20-30 años. Pero prueba con varias edades y revisa los números en la ilustración.



Calculate Guidelines

Initial Death Bene	Minimum No Lapse	Guaranteed	Maximum	Max Lump Sum	Max 7-Pay
\$0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Distribution Frequency

Monthly

Loan Interest

Added to Loan

Age

You may choose to quote a Withdrawal or a Loan, but not both in the same year.

Type in the word Solve to the amount field for any row. At least 1 row must include Solve

Distribution/Loan Type	From Age	To Age	Amount	Delete Row
Loan - Standard	40	59	\$0	
Loan - Participating Fixed	60	80	Solve	
Loan - Participating Fixed	81	119	\$0	

Apply Inflation Rate

3.00%

Allowable Range (0% - 10%)

Interest Crediting Options

Illustrated Rate

6.58%

Alternate Rate ⓘ

4.50%

Fixed Account Rate ⓘ

4.50%

28. confirmar que las cajitas se populen

Premium Guideline Calculator

Initial Death Benefit	Minimum No Lapse	Guaranteed	Maximum	Max Lump Sum	Max 7-Pay
\$150,000	\$137.88	N/A	\$752.80	\$50,124.14	\$872.20

Distribution Frequency **Loan Interest**

You may choose to quote a Withdrawal or a Loan, but not both in the same year.

Type in the word Solve to the amount field for any row. At least 1 row must include Solve

Distribution/Loan Type	From Age	To Age	Amount	Delete Row
<input type="text" value="Loan - Standard"/>	40	<input type="text" value="59"/>	<input type="text" value="\$0"/>	<input type="button" value="Delete"/>
<input type="text" value="Loan - Participating Fixed"/>	60	<input type="text" value="80"/>	<input type="text" value="Solve"/>	<input type="button" value="Delete"/>
<input type="text" value="Loan - Participating Fixed"/>	81	<input type="text" value="119"/>	<input type="text" value="\$0"/>	<input type="button" value="Delete"/>

Apply Inflation Rate Allowable Range (0% - 10%)

Interest Crediting Options

Illustrated Rate <input type="text" value="6.58%"/>	Alternate Rate ⓘ <input type="text" value="4.50%"/>	Fixed Account Rate ⓘ <input type="text" value="4.50%"/>
---	---	---

Torres, Sam
North American Company for
Life and Health Insurance | Builder Plus IUL4

Case Notes Save Case Actions

Case Information Quotes/ Illustrations Application

ADDITIONAL OPTIONS

Concept
Illustration

State
Texas

Product Type
Indexed Universal Life

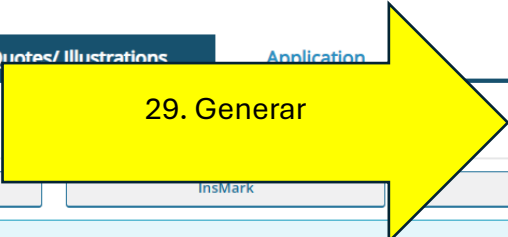
Product
Builder Plus IUL4

ILLUSTRATIONS

Policy

Riders

Output Options



View Full Illustration

Agent Only InsMark Go to eApp

Once your illustration is complete, remember to click on the "Go to eApp" button above to integrate with eApp.

Client Information

First Name M.I. Last Name Sex

Sam [] Torres Male Female

Date of Birth Age: 40
(Use Age Last)

11 / 05 / 1985

Issue age 0 to 75

Is this a Revised Illustration?

Agent License Number

123456

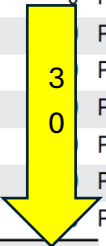
Your state license number is required in California, Arkansas, and Texas.

LOADING...

INTEREST AND COST SCENARIOS

Initial Death Benefit: \$150,000
 Death Benefit Option: 3-Return of Premium
 Initial Monthly EFT Premium: \$300.00

				Guaranteed Maximum Charges Minimum Account Value: 2.0%			Non-Guaranteed Alternate Current Charges Index Credits: 4.50%			Non-Guaranteed Assumed Current Charges Index Credits: 6.58%**		
End of Year	Beg/End of Yr Age	Annualized Modal Premium	Dist. Amount Type	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
14	53/54	3,600.00	0 P	35,617	35,617	200,400	48,332	48,332	200,400	56,492	56,492	200,400
15	54/55	3,600.00	P	38,264	38,264	204,000	53,068	53,068	204,000	62,832	62,832	204,000
16	55/56	3,600.00	P	40,911	40,911	207,600	57,940	57,940	207,600	69,525	69,525	207,600
17	56/57	3,600.00	P	43,538	43,538	211,200	62,976	62,976	211,200	76,620	76,620	211,200
18	57/58	3,600.00	P	46,122	46,122	214,800	68,186	68,186	214,800	84,148	84,148	214,800
19	58/59	3,600.00	P	48,662	48,662	218,400	73,544	73,544	218,400	92,113	92,113	218,400
20	59/60	3,600.00	P	51,155	51,155	222,000	79,063	79,063	222,000	100,553	100,553	222,000
		72,000.00	0									
21	60/61	0.00	10,968 FL	50,220	38,782	210,562	81,898	70,595	210,696	106,632	95,328	210,696
22	61/62	0.00	10,968 FL	49,177	25,387	198,210	84,964	61,712	198,748	113,208	89,956	198,748
23	62/63	0.00	10,968 FL	48,004	10,873	184,869	88,309	52,428	186,119	120,366	84,485	186,119
24	63/64	0.00	10,968 FL	0	0	0	91,966	42,736	172,770	128,170	78,941	172,770
25	64/65	0.00	10,968 FL	0	0	0	95,956	32,616	158,660	136,683	73,343	158,660
26	65/66	0.00	10,968 FL	0	0	0	100,305	22,051	143,746	145,974	67,720	143,746
27	66/67	0.00	10,968 FL	0	0	0	105,043	11,025	127,982	156,129	62,111	127,982
28	67/68	0.00	10,968 FL	0	0	0	0	0	0	167,250	56,569	111,319
29	68/69	0.00	10,968 FL	0	0	0	0	0	0	179,447	51,154	93,707
30	69/70	0.00	10,968 FL	0	0	0	0	0	0	192,848	45,938	76,793
		72,000.00	109,680									





Torres, Sam
North American Company for
Life and Health Insurance

Case Notes Save View Forms Case Actions

Case Information Quotes/ Illustrations **Application**

? Pre-Qualification

Pre-Qualification

Thank you for choosing North American... process, the following criteria must be met:

40. Llenar aplicación

- Insured - Maximum of 1
- Owner - Maximum of 2
- Primary Beneficiary - Maximum of 5
- Contingent Beneficiary - Maximum of 5
- Existing/Pending Policies - Maximum of 5 (includes all proposed insured individuals)

Simple Submit is available for New Business, Internal Exchanges, and Non-Underwritten Conversions only. All other policy change activity is not available at this time.

Request Type

If the application does not meet the above criteria, please submit a paper application to the company. Paper applications can be obtained by visiting NorthAmericanCompany.com.