State Availability

Current versions of North American's life insurance products are available in all states (except New York) unless otherwise noted below:

Universal Life Insurance

- Custom GrowthCV: no exceptions
- **Custom Guarantee**: not available in PA
- **Custom TermGUL**: no exceptions

Indexed Universal Life Insurance

- Builder IUL: no exceptions
- Guarantee Builder IUL: not available in PA
- Rapid Builder IUL: no exceptions
- Survivorship GIUL: no exceptions

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.

ADDvantage plans, Builder IUL, Custom GrowthCV, Custom Guarantee, Custom TermGUL, Guarantee Builder IUL, Rapid Builder IUL, and Survivorship GIUL are issued on policy form series LS143AMP, LS172, LS166, LS170, LS167, LS175, LS169, and LS171; or state variations by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.