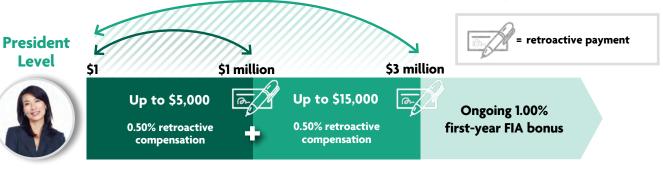


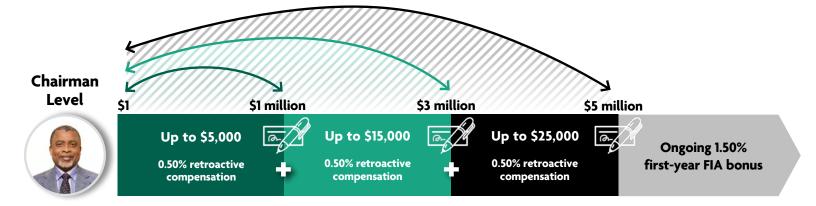
## How retroactive EPC payments work

A key benefit of North American's exciting Exclusive Producers Connection (EPC) program is the opportunity for retroactive compensation on paid first-year fixed index annuity (FIA) premium once certain premium levels are met. See our examples on how the retroactive payments work for each level.

## Please note:

- Achievement for the levels is based upon all paid fixed index annuity premium. See 2021 EPC loyalty flyer for full details, including how your 2021 first quarter level is based on the level achieved in 2020.
- Ongoing bonus is paid on first-year fixed index annuity premium.





Call our sales team at **866-322-7066** to learn how you can become a part of EPC.

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