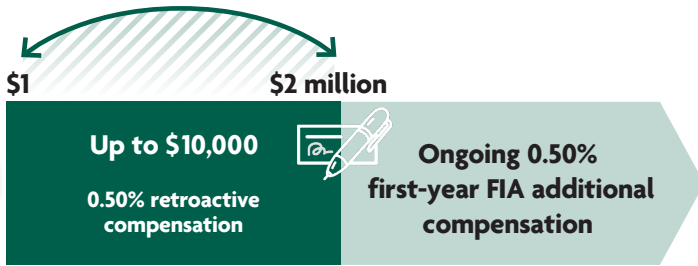


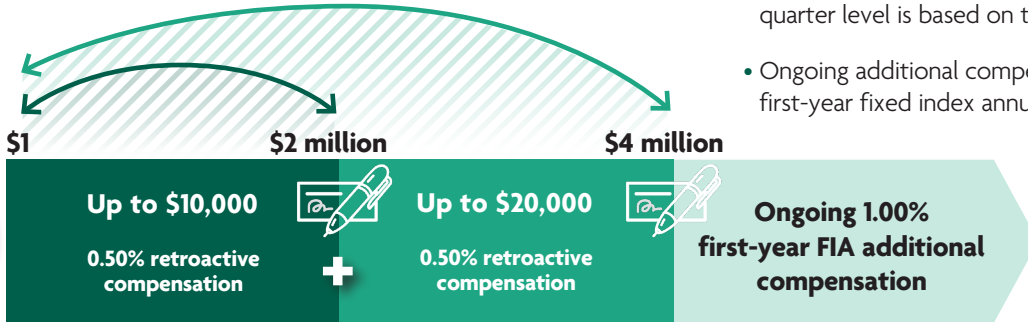
Annuity



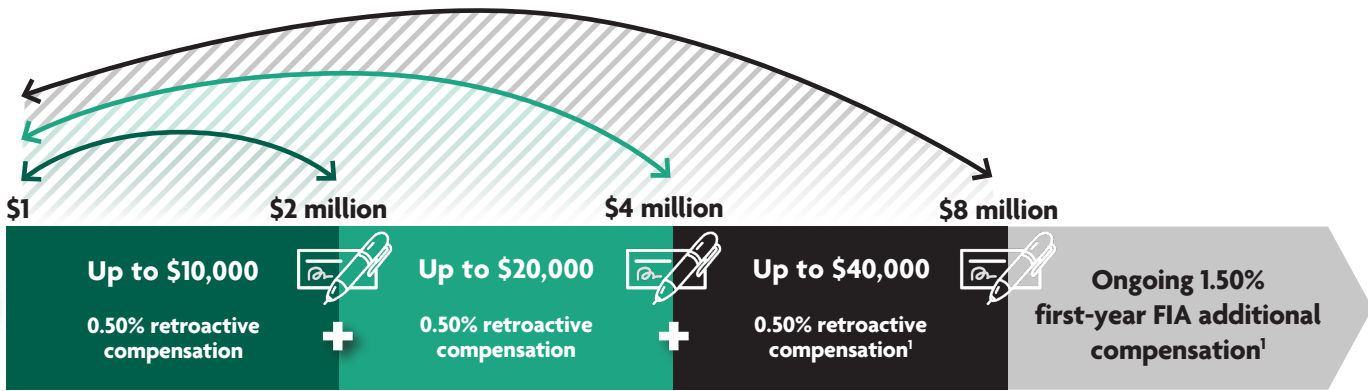
Executive Level



President Level



Chairman Level



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 2022 EPC loyalty flyer for full details, including how your 2022 first quarter level is based on the level achieved in 2021.
- Ongoing additional compensation is paid on first-year fixed index annuity premium.

Call Sales Support at **866-322-7066** to learn more.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

2022 loyalty program may change at any time and may be discontinued immediately if required by a change in law or regulation. All decisions are final and are at the sole discretion of North American Company for Life and Health Insurance®. The additional payment is paid via commissions. Minimum premium qualification amounts exclude cancellations, free looks, and internal replacements. Hypothetical examples are for illustrative and educational purposes only and not intended to predict future compensation amounts.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

¹ North American Secure HorizonSM and North American Secure HorizonSM Plus FIA sales limited to 1.00% additional commission.

The North American Secure HorizonSM and North American Secure Horizon PlusSM are issued on base contract form NA1015A/ICC21-NA1015A or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance, West Des Moines, IA. This product, its features and riders may not be available in all states.