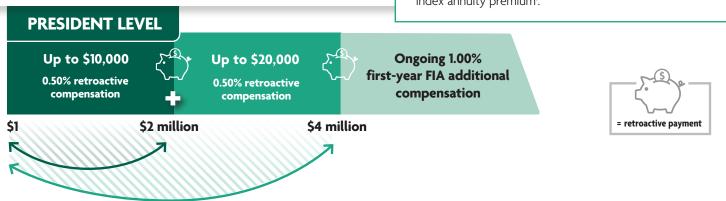


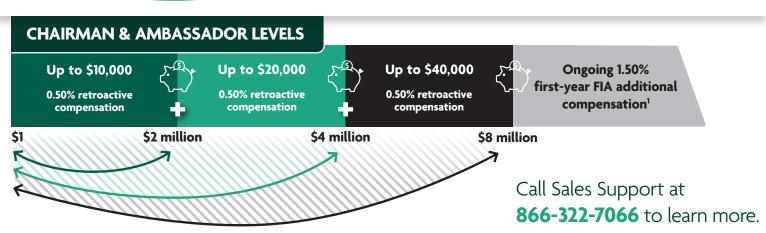
How retroactive EPC payments work

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 2024 EPC loyalty flyer for full details, including how your 2024 first quarter level is based on the level achieved in 2023.
- Ongoing additional compensation is paid on first-year fixed index annuity premium¹.





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2024 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 and free looks. Hypothetical examples are for illustrative and educational purposes only and not intended to predict future compensation amounts.

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1. If eligible, includes North American Secure Horizon^{5M} and North American Secure Horizon^{5M} Plus FIA sales. Secure Horizon^{5M} Choice 5 and 7 FIA products are excluded from additional compensation but premium will count toward loyalty program level.

The North American Secure Horizon^{5M}, North American Secure Horizon^{5M} Plus, and Secure Horizon^{5M} Choice 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.