

# Periodic chart of indices

See reverse side for index/price disclosure information.

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
	S&P MARC 5% ER 11.18%	Hang Seng Index 22.91%	Russell 2000 Index 37.00%	NASDAQ 100 Index 17.94%	NASDAQ 100 Index 8.43%	Russell 2000 Index 19.48%	Hang Seng Index 35.99%	S&P 500 Low Volatility Daily Risk Control 5% 0.63%	NASDAQ 100 Index 37.96%	NASDAQ 100 Index 47.58%
	Fidelity 10.19%	NASDAQ 100 Index 16.82%	NASDAQ 100 Index 34.99%	S&P500 11.39%	Euro Stoxx 50 Index 3.85%	S&P Midcap 400 Index 18.73%	NASDAQ 100 Index 31.52%	Fidelity -0.53%	S&P500 28.88%	Russell 2000 Index 18.36%
	DJIA Index 5.53%	S&P Midcap 400 Index 16.07%	S&P Midcap 400 Index 31.57%	S&P 500 Low Volatility Daily Risk Control 8% 11.08%	S&P 500 Low Volatility Daily Risk Control 5% -0.12%	DJIA Index 13.42%	DJIA Index 25.08%	S&P 500 Low Volatility Daily Risk Control 8% -0.74%	Euro Stoxx 50 Index 24.78%	S&P500 16.26%
	S&P 500 Low Volatility Daily Risk Control 8% 4.55%	Russell 2000 Index 14.64%	S&P500 29.60%	Fidelity 10.93%	S&P 500 Low Volatility Daily Risk Control 8% -0.59%	S&P500 9.54%	S&P 500 Low Volatility Daily Risk Control 8% 21.89%	NASDAQ 100 Index -1.04%	S&P Midcap 400 Index 24.05%	S&P Midcap 400 Index 11.81%
	S&P 500 Low Volatility Daily Risk Control 5% 3.09%	S&P500 13.40%	DJIA Index 26.50%	S&P Midcap 400 Index 8.19%	S&P500 -0.73%	S&P 500 Low Volatility Daily Risk Control 8% 6.40%	S&P500 19.42%	S&P MARC 5% ER -3.30%	Russell 2000 Index 23.72%	S&P MARC 5% ER 8.28%
	NASDAQ 100 Index 2.70%	Euro Stoxx 50 Index 11.21%	S&P 500 Low Volatility Daily Risk Control 8% 18.61%	DJIA Index 7.52%	DJIA Index -2.23%	Fidelity 6.33%	S&P Midcap 400 Index 14.45%	DJIA Index -5.63%	DJIA Index 22.34%	DJIA Index 7.25%
	S&P500 0.00%	S&P 500 Low Volatility Daily Risk Control 8% 7.76%	Euro Stoxx 50 Index 17.95%	S&P 500 Low Volatility Daily Risk Control 5% 7.01%	Fidelity -2.47%	NASDAQ 100 Index 5.89%	S&P 500 Low Volatility Daily Risk Control 5% 13.94%	S&P500 -6.24%	S&P 500 Low Volatility Daily Risk Control 8% 18.51%	Fidelity 4.42%
	S&P Midcap 400 Index -3.10%	DJIA Index 7.26%	S&P 500 Low Volatility Daily Risk Control 5% 11.51%	S&P MARC 5% ER 6.48%	S&P MARC 5% ER -2.92%	S&P 500 Low Volatility Daily Risk Control 5% 4.45%	Russell 2000 Index 13.14%	Russell 2000 Index -12.18%	S&P MARC 5% ER 13.70%	S&P 500 Low Volatility Daily Risk Control 5% 0.89%
	Russell 2000 Index -5.45%	Fidelity 7.19%	Fidelity 4.46%	Russell 2000 Index 3.53%	S&P Midcap 400 Index -3.71%	S&P MARC 5% ER 4.32%	S&P MARC 5% ER 10.71%	S&P Midcap 400 Index -12.50%	S&P 500 Low Volatility Daily Risk Control 5% 12.40%	S&P 500 Low Volatility Daily Risk Control 8% 0.50%
	Euro Stoxx 50 Index -15.13%	S&P MARC 5% ER 5.95%	Hang Seng Index 2.87%	Hang Seng Index 1.28%	Russell 2000 Index -5.71%	Euro Stoxx 50 Index 0.70%	Fidelity 7.83%	Hang Seng Index -13.61%	Fidelity 11.78%	Hang Seng Index -3.40%
	Hang Seng Index -19.97%	S&P 500 Low Volatility Daily Risk Control 5% 5.17%	S&P MARC 5% ER -3.08%	Euro Stoxx 50 Index 1.20%	Hang Seng Index -7.16%	Hang Seng Index 0.39%	Euro Stoxx 50 Index 6.49%	Euro Stoxx 50 Index -14.34%	Hang Seng Index 9.07%	Euro Stoxx 50 Index -5.14%

Lowest ... Highest

- Standard & Poor's 500® Index (S&P 500®)
- EURO STOXX 50®
- Hang Seng Index
- Dow Jones Industrial Average™ Index (DJIA®)
- S&P 500® Low Volatility Daily Risk Control 5% Index (S&P 500® Low Vol DRC 5 Index)
- Standard & Poor's Midcap 400 Index
- Russell 2000® Index
- Nasdaq-100® Index
- S&P Multi-Asset Risk Control 5% Excess Return Index (S&P MARC 5% ER)
- S&P 500® Low Volatility Daily Risk Control 8% Index (S&P 500® Low Vol DRC 8 Index)
- Fidelity Multifactor Yield Index 5% ER

This chart is intended to provide a historical overview of the percentage change in closing values of specific indices from calendar year end to the following calendar year end. It depicts a relative ranking of each index from highest performing to lowest performing based on the percentage change in year end values from one year to the next. The S&P 500® Low Volatility Daily Risk Control 5% Index and the S&P 500® Low Volatility Daily Risk Control 8% Index have been in existence since 8/18/2011 and the S&P Multi-Asset Risk Control 5% Excess Return Index has been in existence since 3/27/17. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJ") using the same methodology as used currently. The results shown are not reflective of a direct investment in the stock market or any individual stocks, nor should this be viewed as a prediction of future performance, or that any one index may out perform another over time, or future index credited within any of our fixed index annuity products. This information is provided for general reference purposes and should not be viewed as investment advice. Neither North American, nor any financial professionals acting on its behalf should be viewed as providing legal, tax or investment advice. Always consult with and rely on a qualified advisor when making a purchasing decision.



APPROVED FOR CONSUMER USE

9425Z | REV 11-21

West Des Moines, IA | [NorthAmericanCompany.com](http://NorthAmericanCompany.com)

Page 1 of 2

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.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The Index Accounts in our Products based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto. Formerly known as Dow Jones EUROSTOXX 50® INDEX.

The "S&P 500®", "S&P 500® Low Volatility Daily Risk Control 5% Index", "S&P 500® Low Volatility Daily Risk Control 8% Index", "S&P MidCap 400®", "S&P Multi-Asset Risk Control 5% Excess Return Index", and "DJIA®", Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. North American products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

The Nasdaq-100®, Nasdaq-100® Index and Nasdaq® are trademarks of the Nasdaq Stock Market Inc. (which with its affiliates are the "Corporations") and are licensed for use by North American. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) is not issued, endorsed, sold or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

Frank Russell Company ("Russell") is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Frank Russell Company. Neither Russell nor its licensor accept any liability for any errors or omissions in the Russell Indexes and/or ratings or underlying data and no party may rely on any Russell Indexes and/or Russell ratings and/or underlying data contained in this communication. No further distribution of Russell Data is permitted without Russell's express written consent. Russell does not promote, sponsor or endorse the content of this communication.

The mark and name Hang Seng is proprietary to Hang Seng Data Services Limited ("HSDS") which has licensed its compilation and publication to Hang Seng Indexes Company Limited ("HSIL"). HSIL and HSDS have agreed to the use of, and reference to, the Hang Seng by North American ("the Issuer") in connection with their products (the "Product"). However, neither HSIL nor HSDS warrants, represents or guarantees to any person the accuracy or completeness of the Hang Seng, its computation or any information related thereto and no warranty, representation or guarantee of any kind whatsoever relating to the Hang Seng is given or may be implied. Neither HSIL nor HSDS accepts any responsibility or liability for any economic or other loss which may be directly or indirectly sustained by any person as a result of or in connection with the use of and/or reference to the Hang Seng by the Issuer in connection with the Product, or any inaccuracies, omissions or errors of HSIL in computing the Hang Seng. Any person dealing with the Product shall place no reliance whatsoever on HSIL and/or HSDS nor bring any claims or legal proceedings against HSIL and/or HSDS in any manner whatsoever. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

The Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to North American Company for Life and Health Insurance® (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or the Product's contract owners. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index.

FPS does not make any warranty or representation as to the accuracy, completeness, or availability of the Index or information included in the Index and shall have no responsibility or liability for the impact of any inaccuracy, incompleteness, or unavailability of the Index or such information. Neither FPS nor any other party involved in, or related to, making or compiling the Index makes any representation or warranty, express or implied, to the Product contract owner, the Company, or any member of the public regarding the advisability of purchasing annuities generally or the Product particularly, the legality of the Product under applicable federal securities, state insurance and tax laws, the ability of the Product to track the performance of the Index, any other index or benchmark or general stock or bond market or other asset class performance, or the results, including, but not limited to, performance results, to be obtained by the Company, the Product, Product contract owners, or any other person or entity. FPS does not provide investment advice to the Company with respect to the Product, to the Product, or to Product contract owners. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to the Product, the Product contract owners, or any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

Neither FPS nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. In the event that the Index is no longer available to the Product or Product contract owners, the Company may seek to replace the Index with another suitable index, although there can be no assurance that one will be available.

**Fidelity Product Services LLC disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. Fidelity Product Services LLC shall have no responsibility or liability with respect to the Product.**

