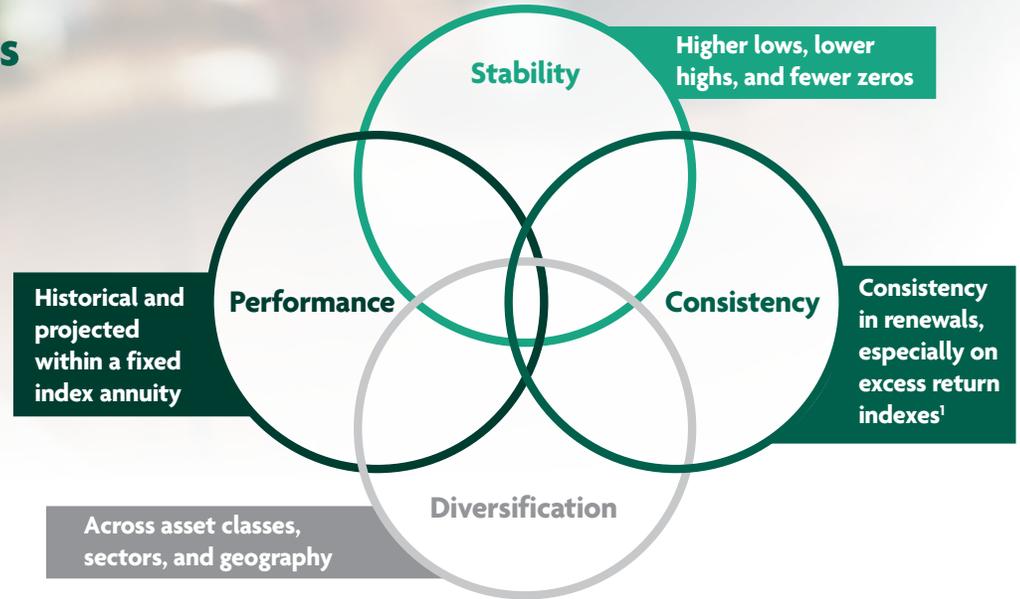


## Help manage to financial goals with fixed index annuities

Market volatility is one of the few certainties in the market, and managing it is a priority for many. One effective option is to use a fixed index annuity linked to a volatility-control target index to help clients achieve their financial goals. The fixed Index annuity provides principal protection and the target volatility within the index adjusts market exposure as needed to provide added benefits in a variety of market conditions.

### Potential benefits of using a volatility-control index



## Help control volatility with total return and excess return indexes

One way to help create stable returns over time is to utilize a total return or excess return (ER) index. Within these indexes, they adjust allocations amongst available asset classes, and may allocate to cash or low-volatility asset classes in certain market environments.

### Understanding the differences

Total return	vs.	Excess return
<p>Total return volatility-controlled indexes determine allocations between the non-volatility controlled index or components, and cash or other low volatility asset, to achieve a stated target volatility. This may result in less expensive option costs relative to non-volatility controlled indexes.</p>		<p>Excess returns are returns achieved above a benchmark return (excess return = total return - benchmark return). The benchmark return is typically represented by a short or overnight lending rate, like London Inter-Bank Offered Rate (LIBOR) or the Federal Funds Rate. As the benchmark return varies over time, using the portion of the return in excess may result in more stable and less expensive option costs relative to non-volatility controlled and total return indexes.</p>
<p><b>Example</b></p> <ul style="list-style-type: none"> <li>🌐 S&amp;P 500 Low Volatility 5% Index</li> <li>🌐 S&amp;P 500 Low Volatility 8% Index</li> </ul>		<p><b>Example</b></p> <ul style="list-style-type: none"> <li>🌐 S&amp;P MARC 5% ER<sup>1</sup></li> <li>🌐 Fidelity Multifactor Yield Index 5% ER<sup>SM</sup></li> </ul>

North American offers both indexes within its fixed index annuity portfolio. Call Sales Support at **866-322-7066** to learn more.

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I. The option cost for volatility-controlled indices may be more stable than the option cost for a crediting method linked to the S&P 500 index. Option costs are only one factor considered in setting renewal rates and other factors may also have an impact.

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The Fidelity Multifactor Yield Index 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 is a registered trademark 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 owners of the Product. 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. 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 owners of the Product, nor to 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.

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