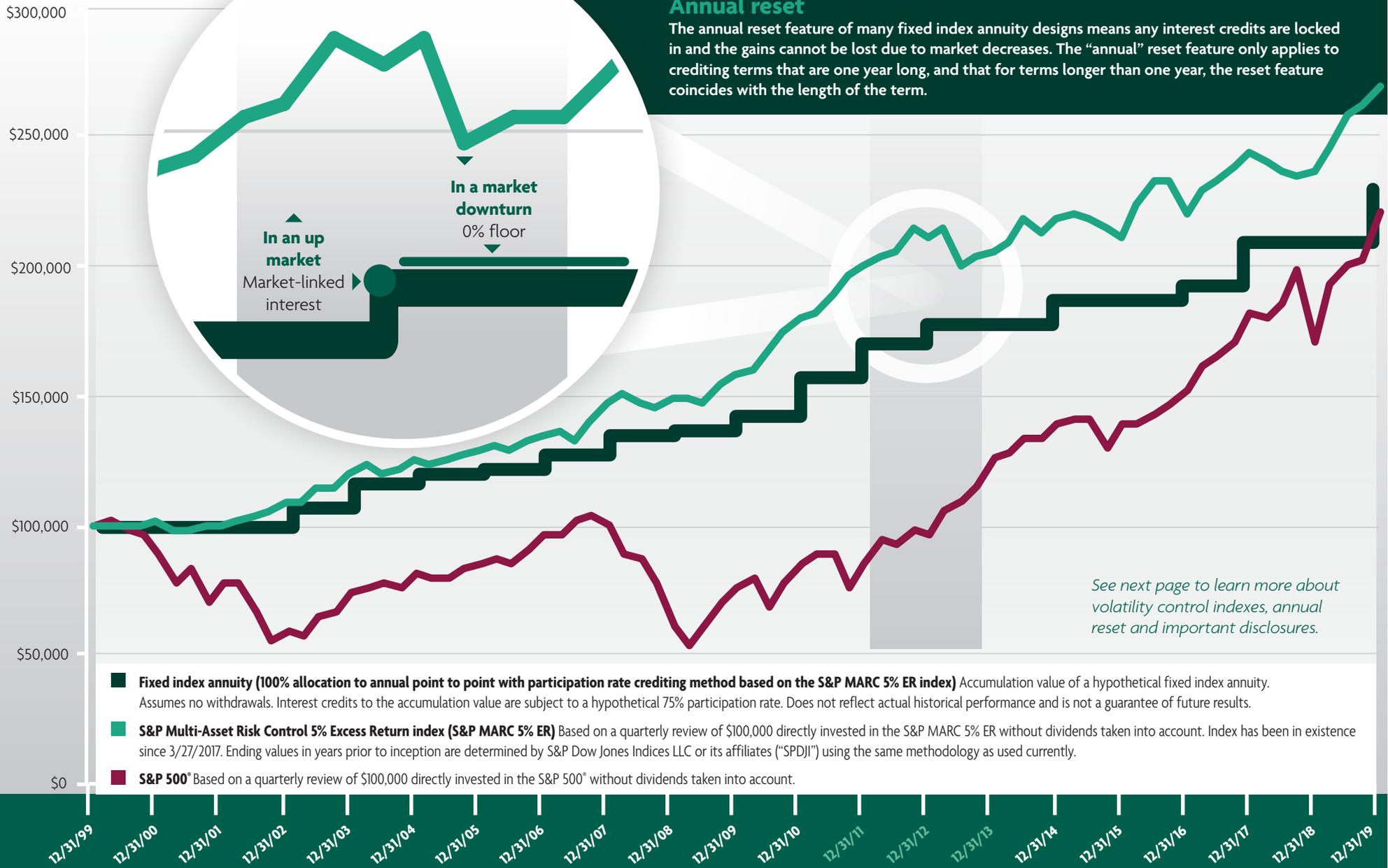


Volatility control + Annual reset



Volatility control + Annual reset

Volatility control index design

The S&P MARC 5% ER strives to create stable returns over time by managing to a targeted volatility (“risk control”). The index manages volatility by adjusting the allocations to certain asset classes, and by allocating to cash in certain market environments. The S&P MARC 5% ER is an excess return index, which means index performance is reported after subtracting a benchmark rate (the Federal Funds Rate).

For more information, please refer to the “About the the S&P Multi-Asset Risk Control 5% Excess Return Index” flyer (form 25538Z).



Annual reset

As shown in the example on the previous page, the annual reset feature can be powerful in helping you grow and maintain your retirement nest egg. The annual reset allows for any interest credited on each contract anniversary to be “locked-in” and it can never be taken away due to market decreases. The interest credited is added to the accumulation value of your contract which then becomes the guaranteed accumulation value “floor” that will be included in the calculation of the interest that is credited going forward, subject to any withdrawals and applicable rider fees. The annual reset sets the index starting point each year at the contract anniversary. This reset feature is beneficial when the index experiences a severe downturn during any given year because not only do you not lose accumulation value from the downturn, but the new starting point for future growth calculations is the lower index value.

Talk to your financial professional today about how to reach your long-term financial goals and how annuities can be a part of your plan.

Sammons FinancialSM 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.

Insurance products issued by North American Company for Health and Life Insurance[®], West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state.

Fixed index annuities (FIAs) are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide potential for interest to be credited based in part on the performance of the index without risk of loss of premium due to market fluctuations. Fixed index annuities are not designed to compete with and should generally not be compared to a security or a direct investment in an index fund. While in this specific example during certain time periods, the accumulation value appears favorable when viewed with the performance of the indexes, in many scenarios this will not be the case. Interest credits for an FIA will not mirror the applicable index returns since any interest credits are subject to limits (index cap rate, index margin, and/or participation rate) on the amount of interest that is credited. FIAs do not include dividends for the applicable indices. This example should not be viewed as an illustration or a prediction of future performance or future interest credited within any of our FIAs. This information is provided for general reference purposes and should not be viewed as investment advice or as a recommendation for a specific allocation. Neither North American, nor any agents acting on its behalf should be viewed as providing legal, tax or investment advice. Always consult with and rely on a qualified advisor. This allocation provides the potential for interest to be credited based in part on the performance of the index without risk of loss of premium due to market fluctuations.

The “S&P 500”, and “S&P Multi-Asset Risk Control 5% Excess Return Index”, Indices (“Indices”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJ”) and have been licensed for use by North American Company for Health and Life Insurance[®] (“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. The fixed index annuity is 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.

This index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P MARC 5% ER Index has been in existence since Mar. 27, 2017. 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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	