

Annuity



North American Secure HorizonSM fixed index annuity

Issued by North American Company for Life and Health Insurance[®]

	Features											
Owner/Annuitant	Single or joint annuitant, owner(s) must equal annuitant(s) unless non-natural owner, joint annuitants must be spouses											
Issue Ages	0-79											
Minimum Premium	Single premium, \$25,000, qualified, and non-qualified											
Surrender Charge Period¹	10 years											
Surrender Charge Schedules		Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y10+
	Standard ²	10%	10%	10%	10%	10%	9%	8%	7%	6%	4%	0%
	IIPRC & 70/10 States ³	9%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	3%	2%	1%	0%
Penalty-free withdrawals under base contract⁴	Beginning in the second contract year, once each contract year the client may take a penalty-free withdrawal (also known as a penalty-free partial surrender), without surrender charges or market value adjustment, of up to 7% of the beginning of year accumulation value.											
Interest crediting methods	Fixed rate, annual point-to-point, two-year point-to-point, Performance Strategy Ladder											
Strategy Charge⁵	To further enhance growth opportunities, a Strategy Charge can be added to any of the index account crediting options. The Strategy Charge is deducted from the accumulation value on the contract anniversary.											
Available Indices	Loomis Sayles Managed Futures Index Research Affiliates [®] Global Multi-Asset Index S&P PRISM Index S&P 500 [®] Low Volatility 5% ER Index ⁶											

¹ A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

² AL, AZ, AR, CO, DC, FL, GA, IA, IL, IN, KS, KY, ME, MI, MS, NE, NM, NC, ND, RI, SD, TN, VT, WV, WI

³ AK, CT, DE, HI, ID, LA, MA, MD, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA, WY

⁴ Withdrawals during the surrender charge period will be subject to surrender charges and possibly a market value adjustment. Withdrawals taken prior to age 59½ may be subject to IRS penalties.

⁵ The strategy charge is known as a strategy charge annual percentage in the contract. The strategy charge amount is determined by the strategy charge for the applicable index account value multiplied by the index account value and is deducted on each contract anniversary from the index account value. This may result in an overall reduction of the accumulation value if the interest credit is less than the strategy charge.

⁶ Not available in the Performance Strategy Ladder.

Annexus and their affiliated agencies are independently contracted with North American Company for Life and Health Insurance.

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[®].

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

The North American Secure HorizonSM is 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.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

The North American Company for Life and Health Insurance[®] fixed indexed annuity product ("Annuity Product") is not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, LP), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers or Loomis, Sayles & Company, L.P. (together with its subsidiaries and affiliates, "Loomis Sayles"). Goldman Sachs is a trademark of Goldman Sachs and has been licensed for use by North American Company for Life and Health Insurance[®] ("the Company"). Loomis Sayles is a trademark of Loomis Sayles and has been licensed for use by Goldman Sachs. Goldman Sachs is the administrator and calculation agent for the Loomis Sayles Managed Futures Index (the "Index"). While Goldman Sachs may sponsor one or more of the strategies used in the calculation of the Index, Goldman Sachs was not involved in designing or determining the methodology or other intellectual property used to administer the Index. Loomis Sayles determined and designed the methodology, and is the owner of the intellectual property therein, which is licensed to Goldman Sachs for use in administering and calculating the Index.

GOLDMAN SACHS, ITS THIRD PARTY DATA PROVIDERS AND LOOMIS SAYLES MAKE NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, REGARDING THE ADVISABILITY OF INVESTING IN ANNUITIES GENERALLY OR IN FIXED INDEXED ANNUITIES OR THE INVESTMENT STRATEGY UNDERLYING THE COMPANY'S ANNUITY PRODUCT, PARTICULARLY, THE ABILITY OF THE INDEX TO PERFORM AS INTENDED, THE MERIT (IF ANY) OF OBTAINING EXPOSURE TO THE INDEX OR THE SUITABILITY OF PURCHASING OR HOLDING INTERESTS IN THE ANNUITY PRODUCT. GOLDMAN SACHS AND ITS THIRD PARTY DATA PROVIDERS DO NOT HAVE ANY OBLIGATION TO TAKE THE NEEDS OF THE HOLDERS OF THE ANNUITY PRODUCT INTO CONSIDERATION IN ADMINISTERING OR CALCULATING THE INDEX. LOOMIS SAYLES DOES NOT HAVE ANY OBLIGATIONS TO TAKE THE NEEDS OF THE HOLDERS OF THE ANNUITY PRODUCT INTO CONSIDERATION IN DETERMINING OR DESIGNING THE METHODOLOGY USED TO ADMINISTER THE INDEX. GOLDMAN SACHS AND LOOMIS SAYLES DO NOT GUARANTEE THE ADEQUACY, TIMELINESS, ACCURACY AND/OR COMPLETENESS OF THE INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH THE ANNUITY PRODUCT. GOLDMAN SACHS AND LOOMIS SAYLES HEREBY EXPRESSLY DISCLAIM ALL LIABILITY FOR DETERMINING, COMPOSING OR ANY OTHER ASPECTS OF THE DESIGN OF THE INDEX AND ANY RELATED INTELLECTUAL PROPERTY. GOLDMAN SACHS AND LOOMIS SAYLES HEREBY EXPRESSLY DISCLAIM ALL LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN OR IN THE CALCULATION THEREOF. GOLDMAN SACHS AND LOOMIS SAYLES EXPRESSLY DISCLAIM ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR THE INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO THE INDEX OR GOLDMAN SACHS SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE THE INDEX OR ANY GOLDMAN SACHS SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE INDEX OR GOLDMAN SACHS SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS.

The Research Affiliates[®] Global Multi-Asset Index (the "Index") is a service mark of RAFI Indices, LLC or its affiliates (collectively, "RAFI") and has been licensed for certain use by North American Company for Life and Health Insurance[®] ("the Company"). The intellectual and other property rights to the Index are owned by or licensed to RAFI. This annuity (the "Product") is not sponsored, endorsed, sold or promoted by RAFI or any of its third-party service providers or suppliers including data licensors and index calculators ("RAFI and its suppliers").

The Index is an excess return index and will have lower performance than a total return version of the same index would.

Past performance of an index is not an indicator of or a guarantee of future results. The Index and included data are provided "as is". RAFI and its suppliers have no obligation or liability to the owners of the Product and any decision to purchase or invest in the Product is at your own risk. RAFI and its suppliers disclaim all warranties and representations, including any warranties of merchantability or fitness for a particular purpose or use, with respect to the Index or any included data. In no event will RAFI or its suppliers be liable for any damages, including direct, indirect, special, punitive and consequential damages (including lost profits), even if notified of the possibility of such damages.

The "S&P PRISM Index" and "S&P 500[®] Low Volatility Daily Risk Control 5% Index" ("the Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American Company for Life and Health Insurance[®] ("the Company"). S&P[®], S&P 500[®], US 500, The 500, iBoxx[®], iTraxx[®] and CDX[®] are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). It is not possible to invest directly in an index. The Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Company's Products or any member of the public regarding the advisability of investing in securities generally or in the Company's Products particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to the Company with respect to the Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to the Company or the Company's Products. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of the Company's Products into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Company's Products. There is no assurance that investment products based on the Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, "promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY THE COMPANY, OWNERS OF THE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE COMPANY'S PRODUCTS REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.