

# Annuity

Rates effective as of: 2/22/22

Must be accompanied by the disclosure statement and North American Secure Horizon<sup>SM</sup> product brochure.



# North American Secure Horizon<sup>SM</sup> fixed index annuity

Issued by North American Company for Life and Health Insurance<sup>®</sup>

With North American Secure Horizon<sup>SM</sup>, you may allocate your premium among the available options below, which each offer an opportunity to earn interest based on one or more indices or crediting methods. Participation rates shown below are guaranteed for the initial term and subject to change at the beginning of each new term unless otherwise noted. Charges shown below are guaranteed for the life of the contract and will not increase.

	Strategy term	Initial participation rate <sup>1</sup>	Annual strategy charge <sup>2</sup>	Most recent <sup>3</sup>	Highest <sup>3</sup>	Lowest <sup>3</sup>
<b>Annual Point-To-Point</b>						
<b>BlackRock ESG US 5% Index ER with Strategy Charge</b>	1 year	150%	1.50%	8.83%	10.06%	6.01%
<b>BlackRock ESG US 5% Index ER</b>	1 year	85%	-	6.00%	6.71%	4.37%
<b>Loomis Sayles Managed Futures Index with Strategy Charge</b>	1 year	170%	1.50%	9.19%	11.09%	8.51%
<b>Loomis Sayles Managed Futures Index</b>	1 year	100%	-	6.44%	7.57%	6.03%
<b>S&amp;P 500 Low Volatility 5% ER Index with Strategy Charge</b>	1 year	145%	1.50%	6.26%	6.26%	4.22%
<b>S&amp;P 500 Low Volatility 5% ER Index</b>	1 year	80%	-	4.39%	4.39%	3.24%
	Strategy term	Initial participation rate <sup>1</sup>	Annual strategy charge <sup>2</sup>	Most recent <sup>3</sup>	Highest <sup>3</sup>	Lowest <sup>3</sup>
<b>Two Year Point-To-Point</b>						
<b>BlackRock ESG US 5% Index ER with Strategy Charge</b>	2 year	210%	1.50%	11.62%	13.23%	8.16%
<b>BlackRock ESG US 5% Index ER</b>	2 year	120%	-	7.75%	8.73%	5.74%
<b>Loomis Sayles Managed Futures Index with Strategy Charge</b>	2 year	245%	1.50%	12.72%	15.26%	12.25%
<b>Loomis Sayles Managed Futures Index</b>	2 year	145%	-	8.68%	10.35%	8.42%
<b>S&amp;P 500 Low Volatility 5% ER Index with Strategy Charge</b>	2 year	195%	1.50%	8.28%	8.28%	3.71%
<b>S&amp;P 500 Low Volatility 5% ER Index</b>	2 year	115%	-	5.91%	5.91%	3.11%

The Most Recent, Highest and Lowest rates use backcasting to show how the Strategy Options would have performed over 10-year periods out of the available live and back-tested historical index performance. These hypothetical examples are for informational purposes only and are not intended to predict future performance. The product returns assume that the initial participation rates were held constant for the entire period. Past performance is not indicative of nor does it guarantee future performance. It is likely that your results would be different based on future index performance and the declared participation rates, which may be higher or lower than at contract issue.

<sup>1</sup> Participation rates are the percentage of index performance you will receive if the index value increases during the term. If the underlying performance of an index is zero or negative, the interest credited to your contract will be zero.

<sup>2</sup> 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 your index account value. This may result in an overall reduction of the accumulation value if the interest credit is less than the strategy charge.

<sup>3</sup> Most Recent based on time period from 12/31/2011-12/31/2021 for all indices. Highest index growth period of 12/31/2009-12/31/2019 for BlackRock ESG US 5% Index ER, 12/31/2010-12/31/2020 for Loomis Sayles Managed Futures Index and 12/31/2011-12/31/2021 for S&P 500 Low Volatility 5% ER Index. Lowest index growth period of 12/31/2006-12/31/2016 for BlackRock ESG US 5% Index ER, 12/31/2005-12/31/2015 for Loomis Sayles Managed Futures Index and 12/31/2001-12/31/2011 for S&P 500 Low Volatility 5% ER Index.

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Participation rates shown below are guaranteed for the initial term and subject to change at the beginning of each new term unless otherwise noted.

	Strategy term	Initial participation rate <sup>1</sup>	Annual strategy charge <sup>2</sup>	Most recent <sup>3</sup>	Highest <sup>3</sup>	Lowest <sup>3</sup>
<b>Performance Strategy Ladder</b>						
<b>BlackRock ESG US 5% Index ER</b> with Strategy Charge	1 year	150%	1.50%	12.82%	14.30%	9.22%
	2 year	210%				
	3 year	215%				
	4 year	235%				
	5 year	265%				
<b>BlackRock ESG US 5% Index ER</b>	1 year	85%	-	8.70%	9.64%	6.53%
	2 year	120%				
	3 year	125%				
	4 year	135%				
	5 year	150%				
<b>Loomis Sayles Managed Futures Index</b> with Strategy Charge	1 year	170%	1.50%	14.26%	16.74%	13.67%
	2 year	245%				
	3 year	250%				
	4 year	285%				
	5 year	325%				
<b>Loomis Sayles Managed Futures Index</b>	1 year	100%	-	9.79%	11.39%	9.46%
	2 year	145%				
	3 year	150%				
	4 year	165%				
	5 year	185%				
		<b>Fixed Rate</b>				
<b>Fixed account</b>		2.15%				

Declared rates are based on current rates and will never be below the contractual minimum rate.

## New business guidelines

Interest rates and interest credit factors (“rates”) can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold, we must receive premium within 45 days of application received date. Rates will be based on more favorable rates between the application received date and premium received date. If the 45th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday. Rate hold only applies for the first contract year. In subsequent contract years, rates will be declared on the contract anniversary and will align with the effective date of the contract. These interest rates and interest credit factors are reflected on the annual statement.

The Most Recent, Highest and Lowest rates use backcasting to show how the Strategy Options would have performed over 10-year periods out of the available live and back-tested historical index performance. These hypothetical examples are for informational purposes only and are not intended to predict future performance. The product returns assume that the initial participation rates were held constant for the entire period. Past performance is not indicative of nor does it guarantee future performance. It is likely that your results would be different based on future index performance and the declared participation rates, which may be higher or lower than at contract issue.

<sup>1</sup> Participation rates are the percentage of index performance you will receive if the index value increases during the term. If the underlying performance of an index is zero or negative, the interest credited to your contract will be zero.

<sup>2</sup> 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 your index account value. This may result in an overall reduction of the accumulation value if the interest credit is less than the strategy charge.

<sup>3</sup> Most Recent based on time period from 12/31/2011-12/31/2021 for all indices. Highest index growth period of 12/31/2009-12/31/2019 for BlackRock ESG US 5% Index ER and 12/31/2010-12/31/2020 for Loomis Sayles Managed Futures Index. Lowest index growth period of 12/31/2006-12/31/2016 for BlackRock ESG US 5% Index ER and 12/31/2005-12/31/2015 for Loomis Sayles Managed Futures Index.

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The following indices are 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 500<sup>®</sup> Low Volatility Daily Risk Control 5% Index ER has been in existence since 8/31/2011. The BlackRock ESG US 5% Index ER has been in existence since 1/25/2021. The Loomis Sayles Managed Futures has been in existence since 8/30/2021.

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