

Volatility control + Annual reset

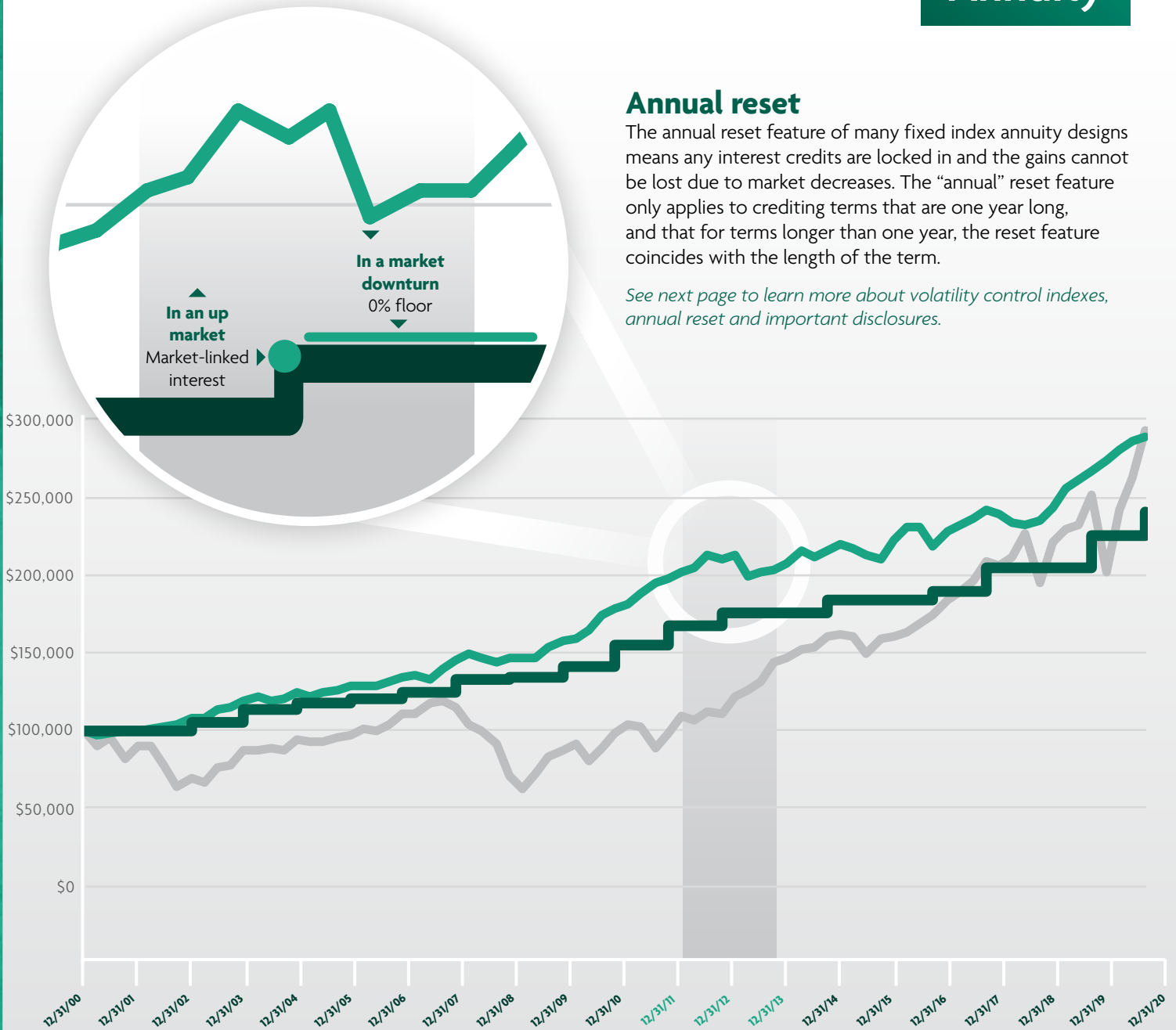
Annuity

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Annual reset

The annual reset feature of many fixed index annuity designs means any interest credits are locked in and the gains cannot be lost due to market decreases. The “annual” reset feature only applies to crediting terms that are one year long, and that for terms longer than one year, the reset feature coincides with the length of the term.

See next page to learn more about volatility control indexes, annual reset and important disclosures.



■ Fixed index annuity (100% allocation to annual point to point with participation rate crediting method based on the S&P MARC 5% ER index) Accumulation value of a hypothetical fixed index annuity. Assumes no withdrawals. Interest credits to the accumulation value are subject to a hypothetical 75% participation rate. Does not reflect actual historical performance and is not a guarantee of future results.

■ S&P Multi-Asset Risk Control 5% Excess Return index (S&P MARC 5% ER) Based on a quarterly review of \$100,000 directly invested in the S&P MARC 5% ER without dividends taken into account. Index has been in existence since 3/27/2017. 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.

■ S&P 500® Based on a quarterly review of \$100,000 directly invested in the S&P 500® without dividends taken into account.

Contact your financial professional to see how a fixed index annuity can offer upside potential with downside protection from market losses.



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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.

Sources for chart:

<https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview>
<https://finance.yahoo.com/quote/%5EGSPC/history?p=%5EGSPC>

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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.

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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 (“SPDJI”) using the same methodology as used currently.

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