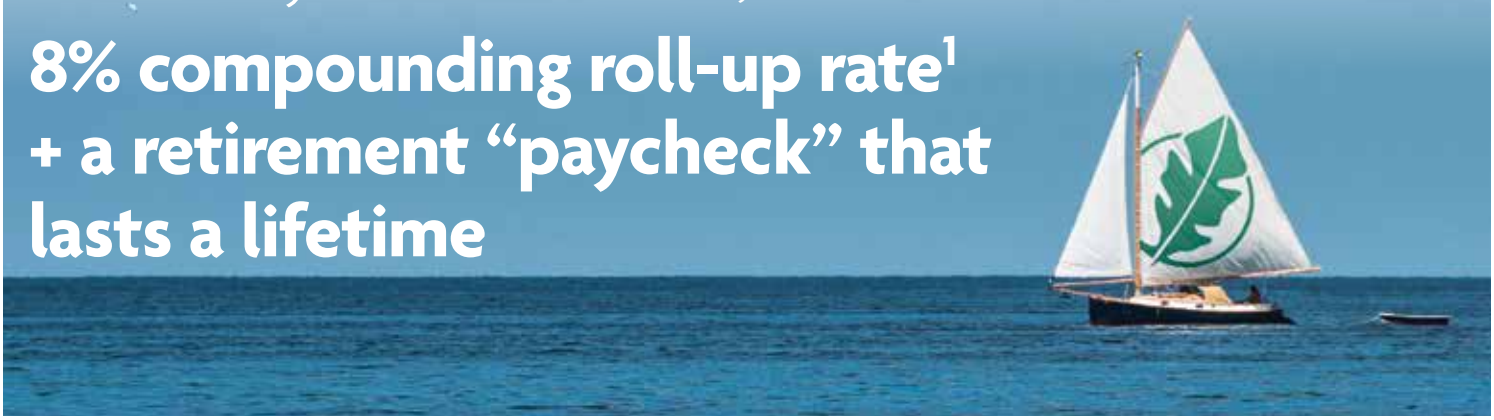
Annuity

NORTH AMERICAN®
A Sammons Financial Company

Issued by North American Company for Life and Health Insurance®

Income Pay Pro® fixed index annuity

8% compounding roll-up rate[1] + a retirement "paycheck" that lasts a lifetime



Income Pay Pro offers **guaranteed lifetime income** with an embedded guaranteed lifetime withdrawal benefit (GLWB) rider *(for a charge)*[2]

Reasons you shouldn't miss our Income Pay Pro® fixed index annuity:

- Guaranteed lifetime income[3]
- Guaranteed GLWB rider features:
  - Lifetime payment options (LPA) – level or increasing LPAs
  - Nursing home multiplier[4] – double LPAs when you need it most
  - LPA reserve[5] – defer all or a portion of each LPA for future needs
- Strong accumulation and growth potential with index options from Morgan Stanley, Fidelity, S&P, Goldman Sachs, and Barclays



Run an income quote now

Scan the QR code with your phone to view the Income Pay Pro Guaranteed Income Tool

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Contact your Financial Professional today to learn more or visit IncomePayPro.com

NOT FOR USE IN IDAHO AND OREGON

Income Pay Pro® may not be available in all states. This marketing material may not be available for use in all states.

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.

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 your 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 Income Pay Pro® 10 fixed index annuity is issued on form NA1012A/ICC17-NA1012A.MVA (contract), AE665A/ICC22-AE665A, AE575A/ICC16-AE575A, AE577A/ICC15-AE577A, AE579A/AE579B/ICC15-AE579B/AE608A04, AE584A/ICC15-AE584A, AE583A/ICC15-AE583A, AE638A/ICC21-AE638A (riders/endorsements) or appropriate state variation 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.

For purposes of this product, "Income" refers to the contractual guarantee provided by election of lifetime payment amounts (LPA). It is not the same as and does not refer to interest credited to the annuity contract.

1. Roll-up rate (also known as the GLWB value increase percentage) compounds for up to 10 years or until lifetime payment election date, if earlier.
2. The embedded guaranteed lifetime withdrawal benefit (GLWB) rider includes a rider charge of 1.15% of the GLWB value, deducted as a partial surrender from the accumulation value on each contract anniversary while the rider is in effect.
3. Lifetime income refers to guaranteed payment of Lifetime Payment Amounts (LPA's) as defined in the GLWB Rider included in this contract. It does not refer to interest credited to the contract. Please consult with your own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
4. The Nursing Home Multiplier (known as the LPA Multiplier Benefit in the contract) can be paid out for a maximum of five annual payments as long as the client continues to meet the requirements on each payment date. Confirmation that the client continues to meet the requirements will be required on an annual basis. See the product brochure for further details and limitations.
5. The LPA reserve is subject to a maximum LPA reserve and is not available after the maturity date. See product disclosure for further details and limitations.