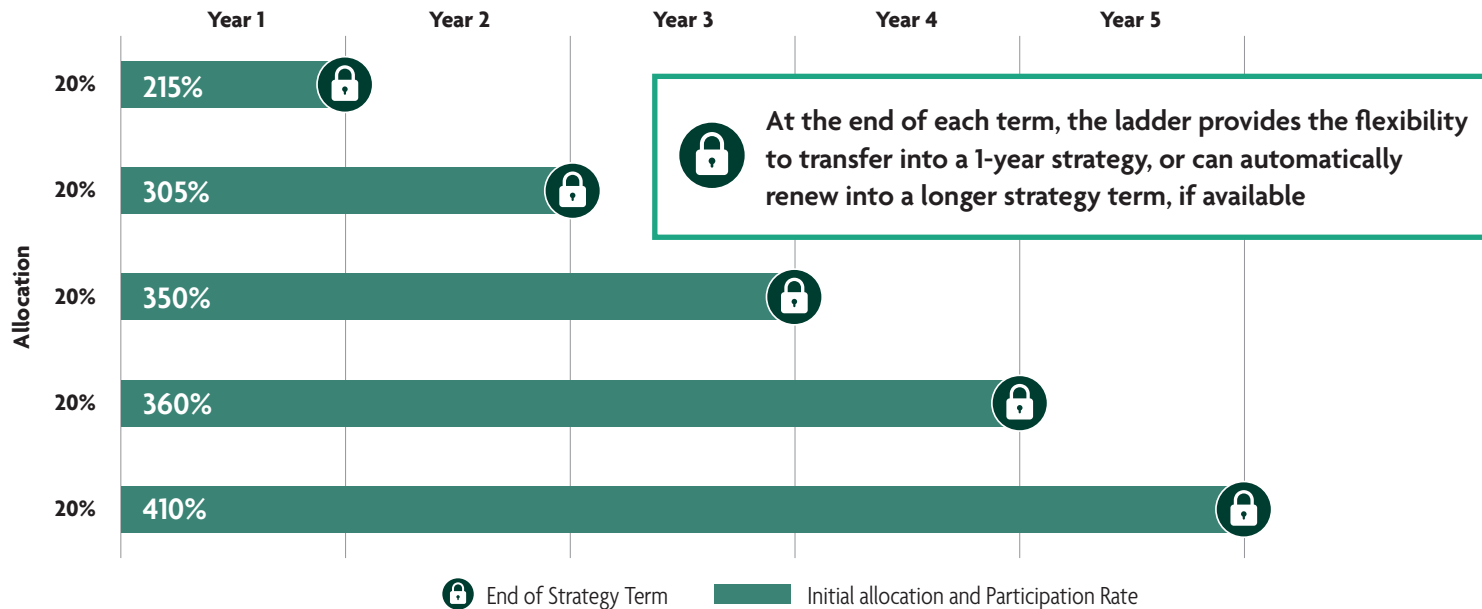


Performance Strategy Ladder

Available through the Secure HorizonSM Choice fixed index annuity suite
 Issued by North American Company for Life and Health Insurance[®]

CDs and bonds are safe alternatives that for decades have been using a ladder approach with individual CDs or bonds maturing on different dates. Applying this same familiar approach, the innovative Performance Strategy Ladder, available through the North American Secure HorizonSM Choice fixed index annuity suite, offers powerful and automatic accumulation opportunities. The premium is automatically allocated equally across five index account strategies with different term lengths. Benefits include:

- Higher participation rates associated with longer crediting strategies
- Opportunity to credit interest annually with 20% of the premium at the end of each term
- Automatically renews into the next available strategy term through the end of the 5 or 7-year ladder period¹



¹ The Performance Strategy Ladder automatically transfers to the strategy with the longest term available through the end of the ladder period. Electing to transfer funds out of the ladder to a 1-year strategy before the end of the ladder period may result in not receiving the full benefit of this strategy. Assumptions: Secure Horizon Choice 7 with the Loomis Sayles Managed Futures Index with a 0.95% Strategy Charge (215% 1yr, 305% 2yr, 350% 3yr, 360% 4yr, 410% 5yr). Rates as of 01/24/2023. Rates are subject to change at any time may vary by index and strategy option. This graphic only reflects the initial strategy term. You may transfer 20% of your initial premium each year to available 1-year strategy options. The ladder strategy is only one crediting method available with Secure Horizon Choice and can only be selected at contract issue. This flyer should not be considered allocation advice. The minimum premium required is \$25,000. **This material should be used in conjunction with the Secure Horizon Choice product brochure and disclosures.**

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, L.P.), 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.

North American Secure HorizonSM Choice is issued on base contract from ICC21-NA1015A/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 or appropriate for all clients.

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 the accumulation value for additional optional benefit riders or strategy 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.