

# North American Secure Horizon<sup>SM</sup>

fixed index annuity series

Issued by North American Company for Life and Health Insurance®

Annuity

## Product Portfolio Snapshot



Products listed are the generic versions used in most states. Products listed may not be available in all states. Please see the product disclosures and availability chart for applicable state variations and product availability.

Product	Secure Horizon <sup>SM</sup> fixed index annuity	Secure Horizon <sup>SM</sup> Accelerator fixed index annuity	Product	Secure Horizon <sup>SM</sup> Plus fixed index annuity	Secure Horizon <sup>SM</sup> Choice fixed index annuity
Ideal use	Next-generation accumulation opportunity	Premium bonus <sup>1</sup>  Next-generation accumulation opportunity	Ideal use	Premium bonus <sup>1</sup>  Built-in Retirement Benefits rider <sup>2</sup>  Next-generation accumulation opportunity	Shorter-term accumulation opportunity  Optional Retirement Benefits rider <sup>2</sup>
Highlights	10-year surrender charge period <sup>3</sup>  Issue ages 0-79 years  \$25,000 minimum premium  Single premium	10-year surrender charge period <sup>3</sup>  Issue ages 0-79 years  \$25,000 minimum premium  Single premium	Highlights	10-year surrender charge period <sup>3</sup>  Issue ages 40-79 years  \$25,000 minimum premium  Single premium	5- and 7-year surrender charge periods <sup>3</sup>  Issue ages 0-85 years (base product)  40-85 years (Retirement Benefits Rider only)  \$25,000 minimum premium  Single premium
Features and benefits	<b>Crediting Strategies</b> An industry-first Performance Strategy Ladder and 1- and 2-year point-to-point  <b>Retirement benefits rider not available. Accumulation only.</b>  <b>Index options:</b> <ul style="list-style-type: none"><li>• Loomis Sayles Managed Futures Index</li><li>• Research Affiliates® Global Multi-Asset Index</li><li>• S&amp;P PRISM Index</li><li>• S&amp;P 500® Low Volatility 5% ER Index<sup>6</sup></li></ul> <b>Liquidity</b> <b>7% annual penalty-free withdrawal<sup>7</sup> starting in year 2</b>	<b>Bonus Options</b> <b>13% Premium Bonus<sup>1</sup></b> credited at contract issue (for AL, AZ AR, CO, DC, FL, GA, IA, IL, KS, KY, ME, MI, MS, NE, NM, NC, ND, RI, SD, TN, VT, WV, WI)  <b>12% Premium Bonus<sup>1</sup></b> credited at contract issue (for AK, CT, DE, HI, IN, LA, MA, MD, MN, MO, MT, NH, NJ, NV, OH, OK, PA, SC, TX, UT, VA, WA, WY)  <b>Crediting Strategies</b> An industry-first Performance Strategy Ladder and 1- and 2-year point-to-point  <b>Retirement benefits rider not available. Accumulation only.</b>  <b>Index options:</b> <ul style="list-style-type: none"><li>• Loomis Sayles Managed Futures Index</li><li>• Research Affiliates® Global Multi-Asset Index</li><li>• S&amp;P PRISM Index</li><li>• S&amp;P 500® Low Volatility 5% ER Index<sup>6</sup></li></ul> <b>Liquidity</b> <b>7% annual penalty-free withdrawal<sup>7</sup> starting in year 2</b>	Features and benefits	<b>Bonus Option</b> <b>20% Premium Bonus<sup>1</sup></b> credited at contract issue  <b>Crediting Strategies</b> An industry-first Performance Strategy Ladder and 1- and 2-year point-to-point  <b>Built-in 4-in-1 Retirement Benefits rider<sup>2</sup>:</b> (Includes a rider charge ranging by state of 1.20% <sup>4</sup> to 1.45% <sup>5</sup> that is deducted from the accumulation value annually) <ul style="list-style-type: none"><li>• 2 of 6 activities of daily living (ADL) benefit</li><li>• Enhanced death benefit</li><li>• First benefit in an FIA to help offset a potential Social Security reduction</li><li>• Longevity benefit</li></ul> <b>200% Benefit Base</b> growth that powers the four benefits available under the rider <sup>3</sup>  <b>Index options:</b> <ul style="list-style-type: none"><li>• Loomis Sayles Managed Futures Index</li><li>• Research Affiliates® Global Multi-Asset Index</li><li>• S&amp;P PRISM Index</li><li>• S&amp;P 500® Low Volatility 5% ER Index<sup>6</sup></li></ul> <b>Liquidity</b> <b>7% annual penalty-free withdrawal<sup>7</sup> starting in year 2</b>	<b>Crediting Strategies</b> An industry-first Performance Strategy Ladder, 1-year point-to-point with participation rate and 1-year point-to-point with cap  <b>Optional 4-in-1 Retirement Benefits rider<sup>2</sup>:</b> (Includes a rider charge of 0.50% that is deducted from the accumulation value annually) <ul style="list-style-type: none"><li>• 2 of 6 activities of daily living (ADL) benefit</li><li>• Enhanced death benefit</li><li>• First benefit in an FIA to help offset a potential Social Security reduction</li><li>• Longevity benefit</li></ul> <b>Index options:</b> <ul style="list-style-type: none"><li>• Loomis Sayles Managed Futures Index</li><li>• S&amp;P PRISM Index</li><li>• S&amp;P 500® Index<sup>6</sup></li></ul> <b>Liquidity</b> <b>10% annual penalty-free withdrawal<sup>7</sup> starting in year 2</b>



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This is not a complete comparison of all North American fixed index annuities. Please see the product and rider brochures for further details on the features, limitations and complete product disclosures.

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2. The Retirement Benefits Rider includes a rider charge that is deducted from the accumulation value annually. Only one benefit may be elected under the rider. Once a benefit is elected, no other benefits are available. Not all rider benefits are available in all states.
3. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
4. 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
5. CA, DE, ID, LA, MD, MN, MO, MT, NH, NV, OH, OK, PA, SC, TX, UT, VA, WV
6. Not available in the Performance Strategy Ladder.
7. 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.

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