

Annuity



NORTH AMERICAN[®]

A **Sammons** Financial Company

Issued by North American Company for Life and Health Insurance[®]



2023

EXCLUSIVE

PRODUCERS

CONNECTION

The Exclusive Producers Connection (EPC) is back for 2023. If you participated in 2022, you'll find a lot of what you liked so well about it before has remained.

How it works

- **2023 first quarter level is based on the level achieved in 2022.** Your fixed index annuity (FIA) sales run rate for the 2023 year will be reviewed at the end of the first quarter¹. If your 2023 expected run rate meets a 2023 qualification level, you will at least maintain this level for the remainder of the year. If not, you will be reset to a qualification level based on your 2023 expected run rate. If you are reset to a lower level starting in the second quarter, remember that you can still achieve your 2022 qualification level – or even higher – if you hit a new qualification level at any point in 2023. Even with a reset, we will true up commissions that would have been paid when you achieve a higher level.
- **New level qualification based on 2023 fixed index annuity (FIA) paid premium²**
- Earn **0.50%, 1.00%, or 1.50%**³ additional commission on your first-year FIA premium from Jan. 1, 2023, through Dec. 31, 2023
- For each qualifying level, commissions paid retroactively to the first dollar issued in 2023
- No action required by you

EXECUTIVE

\$2 million
in calendar
year

0.50%
additional
compensation³

PRESIDENT

\$4 million
in calendar
year

1.00%
additional
compensation³

CHAIRMAN

\$8 million
in calendar
year

1.50%
additional
compensation³

Payment details

- These additional payments will be made monthly.
- Financial professionals, corporations and licensed-only agents must be at street level or below to be eligible.
- If compensation is paid to a broker dealer, the broker dealer must have approved the program.

Call Sales Support at **866-322-7066** to learn more.

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2023 loyalty program may change at any time and may be discontinued immediately if required by a change in law or regulation. All decisions are final and are at the sole discretion of North American Company for Life and Health Insurance[®]. At the end of Q1, if the agent's 2023 expected run rate is lower than the Executive qualification level, the agent will exit the program and will need to requalify for the 2023 loyalty program. The additional payment is paid via commissions.

The North American Secure HorizonSM, North American Secure HorizonSM Plus, and North American Secure HorizonSM Choice are issued on base contract form NA1015A/ICC21-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.

1. Sales run rate is determined based on FIA paid premiums during the first quarter and then annualized.

2. Level qualification calculation includes all fixed index annuity premiums received in the 2023 calendar year.

3. If eligible, includes North American Secure HorizonSM and North American Secure HorizonSM Plus FIA sales. **Secure HorizonSM Choice 5 and 7 FIA products are excluded from additional compensation but premium will count toward loyalty program level.**

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.