

## Annuity



# NORTH AMERICAN®

A Sammons Financial Company

Issued by North American Company for Life and Health Insurance®



**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 quarter<sup>1</sup>. 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 premium<sup>2</sup>**
- Earn **0.50%, 1.00%, or 1.50%<sup>3</sup>** 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  
compensation

#### PRESIDENT

**\$4 million  
in calendar  
year**

**1.00%**  
additional  
compensation

#### CHAIRMAN

**\$8 million  
in calendar  
year**

**1.50%**  
additional  
compensation<sup>3</sup>

### 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.

#### FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

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 Horizon<sup>SM</sup> and North American Secure Horizon<sup>SM</sup> Plus 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 Horizon<sup>SM</sup> and North American Secure Horizon<sup>SM</sup> Plus FIA sales.

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