

The following is not complete without an attached commission schedule.

**COMMISSION SCHEDULE ADDENDUM - North American Company for Life and Health Insurance®**  
**IMPORTANT INFORMATION REGARDING COMMISSION PAYMENT. PLEASE READ CAREFULLY.**

Unless otherwise identified, commissions will only be applied to collected premiums. Commissions on subsequent premiums will be paid on net premiums (premiums less withdrawals) and will only be paid upon receipt of additional premium. Commissions will be paid when a minimum of \$50.00 for EFT is accumulated. Agents must be actively contracted with North American Annuity Service Center in order to receive re-entry commission.

Trail commissions are paid out annually based on the full Accumulation Value starting on the first Contract anniversary. Trail commissions will continue to be paid for the life of the Contract. Product availability varies by state and issue ages may vary by product and state, contact Sales Support at 866-322-7066 for complete details.

#### **CHARGEBACKS - INITIAL TERM**

For deaths, full surrenders, partial withdrawals and/or Required Minimum Distributions (RMDs) occurring within the first contract anniversary year, the following chargeback percentages apply: 1) All products except the North American Income® product: 100% chargeback from the date of issue through the end of the 6th month after the Contract issue date and 50% chargeback from the start of the 7th month after the Contract issue date through the first contract anniversary date.

For cancellations by North American, there is a 100% commission chargeback throughout the entire surrender charge period of the Contract. In addition and not limited by the forgoing, North American reserves the right to chargeback commissions at any time, in its sole discretion, pursuant to the agent Contract, which are expressly incorporated herein.

#### **CHARGEBACKS - RENEWALS**

For full surrenders or partial withdrawals after renewal of a Multi-Year Guaranteed Annuity (only those plans with a guarantee period of 5 years or longer) re-entry commissions will chargeback at 100% from the date of re-entry through the end of the first 6 months, and chargeback at 50% from the start of the seventh month after the re-entry date through the first contract anniversary date after re-entry. There is no re-entry commission chargeback in the event of death or RMD.

#### **CHARGEBACKS – GENERAL**

North American may charge a rate of 1.5% compounded monthly on any outstanding negative balances.

#### **COMMISSION HOLDS**

For contracts with premiums greater than \$750,000, commissions will be held for a thirty day free-look period (beginning on the date the delivery receipt is received in the home office) in all states, excludes Single Premium Immediate Annuities.

#### **SPOUSAL CONTINUANCE**

Commissions are not paid on new premium added to a spousal continuance case.

#### **PRIOR COMMISSION SCHEDULES**

This Commission Schedule replaces all other commission schedules between the Agent and the Company, except that all commissions on business written under any prior commission schedule will be paid in accordance with the provisions of that schedule. All prior commission schedules are otherwise terminated.

#### **COMMISSION SCHEDULE PART OF THE BASIC CONTRACT**

This commission schedule shall be deemed to be a part of any existing contract with North American Company for Life and Health Insurance to which it is applicable and all of the provisions of this Commission Schedule shall be subject to all of the terms and conditions of such contract.

#### **COMMISSIONS AFTER TERMINATION**

Upon termination of your Contract with North American for any reason, rights to any applicable Bonus or Incentive Payments will be forfeited.

#### **COMMISSION REDUCTIONS**

NOTE: If a client exceeds the maximum issue age while the policy is pending a commission reduction may be applied at issue.

### **SINGLE PREMIUM IMMEDIATE ANNUITIES**

- No Commission reductions

### **FIXED INDEX ANNUITIES**

- Commissions for issue ages 76-79 reduced by 25%
- Commissions for issue ages 80-85 reduced by 50%

### **MULTI-YEAR GUARANTEED ANNUITY (MYGA)**

- Commissions and re-entry commissions for issue ages 81-85 reduced by 25%
- Commissions and re-entry commissions for issue ages 86-90 reduced by 50%
- Upon policy renewal, re-entry commissions are not applicable if the Renewal Surrender Charges listed on the Specifications page of the MYGA Contract are listed as zero.

NOTE: Reduction does not apply to trail commissions.

\* Issue ages may vary by product and state.

# WA regular schedule Regional Manager 100 schedule Producer 100 schedule



West Des Moines, IA

## Effective Jan. 28, 2025

Contact sales support at 866-322-7066 for state availability and issue ages of annuity products.

### Option A

Product	Age	First year	Years 2-3	Years 4-5	Years 6+	Trail
NAC Guaranteed Allocation (5 year)	0-75	4.25%	-	-	-	-
	76-79	3.19%	-	-	-	-
	80+	2.13%	-	-	-	-
NAC Guaranteed Allocation (7 year)	0-75	5.00%	-	-	-	-
	76-79	3.75%	-	-	-	-
	80+	2.50%	-	-	-	-
Performance Choice (8 year)	0-75	5.25%	2.63%	1.31%	-	-
	76-79	3.95%	1.98%	0.99%	-	-
	80+	2.63%	1.32%	0.66%	-	-
Income Pay Pro (10 year) NAC BenefitSolutions (10 year) NAC Control. X (10 year) NAC Guaranteed Allocation (10 year) NAC VersaChoice (10 year)	0-75	7.00%	-	-	-	-
	76-79	5.25%	-	-	-	-
North American Charter Plus (10 and 14 year)	0-75	7.00%	3.50%	1.75%	-	-
	76-79 (10-year only)	5.25%	2.63%	1.31%	-	-
Product		First year	Years 2-5	Years 6-10	Years 11-15	Trail
North American Income (period certain 5-9 years)		1.00%	-	-	-	-
North American Income (all other options)		3.00%	-	-	-	-
NAC Guarantee Plus (3-year option)		1.50%	Re-entry 0.50%			-
NAC Guarantee Plus (5-year option)		2.00%				-
NAC Guarantee Plus (7-year option)		2.50%				-

See cover page CS Addendum for details on chargebacks, commission holds, and product commission reductions.

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

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West Des Moines, IA

## Effective Jan. 28, 2025

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### Option B

Product	Age	First year	Years 2-3	Years 4-5	Years 6+	Trail
NAC Guaranteed Allocation (5 year)	0-75	2.75%	-	-	-	0.25%
	76-79	2.06%	-	-	-	0.25%
	80+	1.38%	-	-	-	0.25%
NAC Guaranteed Allocation (7 year)	0-75	3.50%	-	-	-	0.25%
	76-79	2.63%	-	-	-	0.25%
	80+	1.75%	-	-	-	0.25%
Performance Choice (8 year)	0-75	3.75%	1.88%	0.94%	-	0.25%
	76-79	2.81%	1.41%	0.70%	-	0.25%
	80+	1.88%	0.94%	0.47%	-	0.25%
Income Pay Pro (10 year) NAC BenefitSolutions (10 year) NAC Control. X (10 year) NAC Guaranteed Allocation (10 year) NAC VersaChoice (10 year)	0-75	5.50%	-	-	-	0.25%
	76-79	4.13%	-	-	-	0.25%
North American Charter Plus (10 and 14 year)	0-75	5.50%	2.75%	1.38%	-	0.25%
	76-79 (10-year only)	4.13%	2.07%	1.03%	-	0.25%

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West Des Moines, IA

## Effective Jan. 28, 2025

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### Option C

Product	Age	First year	Years 2-3	Years 4-5	Years 6+	Trail
NAC Guaranteed Allocation (5 year)	0-75	-	-	-	-	-
	76-79	-	-	-	-	-
	80+	-	-	-	-	-
NAC Guaranteed Allocation (7 year)	0-75	2.00%	-	-	-	0.50%
	76-79	1.50%	-	-	-	0.50%
	80+	1.00%	-	-	-	0.50%
Performance Choice (8 year)	0-75	2.25%	1.13%	0.56%	-	0.50%
	76-79	1.70%	0.85%	0.43%	-	0.50%
	80+	1.13%	0.57%	0.28%	-	0.50%
Income Pay Pro (10 year) NAC BenefitSolutions (10 year) NAC Control. X (10 year) NAC Guaranteed Allocation (10 year) NAC VersaChoice (10 year)	0-75	4.00%	-	-	-	0.50%
	76-79	3.00%	-	-	-	0.50%
North American Charter Plus (10 and 14 year)	0-75	4.00%	2.00%	1.00%	-	0.50%
	76-79 (10-year only)	3.00%	1.50%	0.75%	-	0.50%

### Option D

Product	Age	First year	Years 2-3	Years 4-5	Years 6+	Trail
NAC Guaranteed Allocation (5 year)	0-75	1.25%	-	-	-	0.75%
	76-79	0.94%	-	-	-	0.75%
	80+	0.63%	-	-	-	0.75%
NAC Guaranteed Allocation (7 year)	0-75	1.25%	-	-	-	0.75%
	76-79	0.94%	-	-	-	0.75%
	80+	0.63%	-	-	-	0.75%
Performance Choice (8 year)	0-75	1.25%	-	-	-	0.75%
	76-79	0.94%	-	-	-	0.75%
	80+	0.63%	-	-	-	0.75%
Income Pay Pro (10 year) NAC BenefitSolutions (10 year) NAC Control. X (10 year) NAC Guaranteed Allocation (10 year) NAC VersaChoice (10 year) North American Charter Plus (10 and 14 year)	0-75	1.25%	-	-	-	1.00%
	76-79 (10-year only)	0.94%	-	-	-	1.00%
NAC Guarantee Plus (all options)		0.45%	No re-entry			0.45%

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