

Loomis Sayles Managed Futures Index

Objective

Seeks to drive positive returns in both positively or negatively trending global markets

Approach

Momentum and reversion systematic strategy

Holdings

44 Global assets including equities, rates, commodities, foreign currency and credit

Loomis Sayles

- Founded in 1926
- More than \$363 billion in assets under management as of 12/31/2021
- Investment philosophy built by a team of MIT-educated portfolio managers and scientists
- Spends over \$100 million on the overall research budget annually



ELIMINATE NOISE & IDENTIFY THE MARKET TREND

Monitors markets movement and eliminates noise to focus in on the true trends for all 44 assets.



CALCULATE AND FORECAST

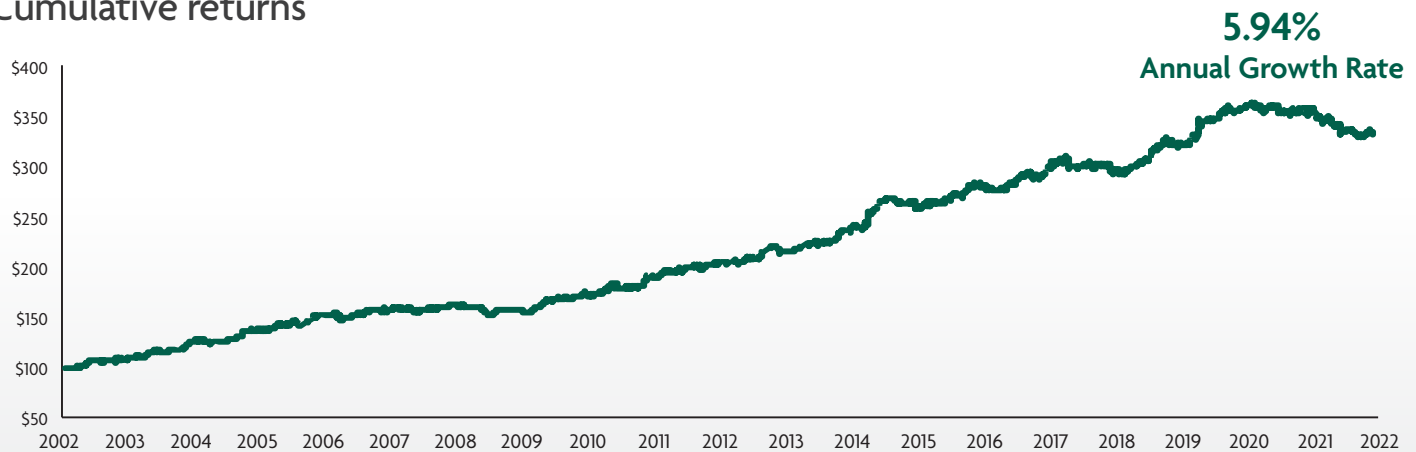
Calculates a forecast model using momentum, reversion and trend-based forecasting models with the filtered market data.



OPTIMIZE AND DIVERSIFY

Dynamically optimize, which includes long and short allocations, to seek the highest returns while controlling for volatility.

Cumulative returns



Index performance from 1/4/2002 through 12/31/2022. The index performance shown is hypothetical and for illustrative purposes only and does not represent the performance of a specific product. The Loomis Sayles Managed Futures Index was established on 8/30/21. Performance before this date is back-tested. Hypothetical performance is back-tested by applying the Index methodology to historical financial data when all components were available and was designed with the benefit of hindsight. Back-tested performance is hypothetical and has been provided for informational purposes only.

Past performance is not a guarantee of any future performance.

Annual Returns

Year	2002*	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Annual Return	9.02%	13.76%	12.16%	7.83%	5.36%	1.73%	-1.20%	6.90%	6.81%	11.11%	4.62%

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Annual Return	7.65%	14.33%	2.53%	5.61%	9.12%	-2.69%	8.94%	12.60%	-0.75%	-7.53%

* The return shown here is the return over the period 1/4/2002-12/31/2002, and is not the annualized return based on that period.

Data shown is for historical purposes only, does not represent an actual account, and is not the result of any actual trading. Actual investment outcomes may vary. Historical index performance is no guarantee of any future performance.

Designed by Loomis Sayles, a performance-driven investment company. For more information, contact your financial professional or visit LSMANFI.com



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 your accumulation value for benefit riders or strategy fees or 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.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

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.

The indices are managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The Loomis Sayles Managed Futures has been in existence since 8/30/2021.