

The Break-Even Burden

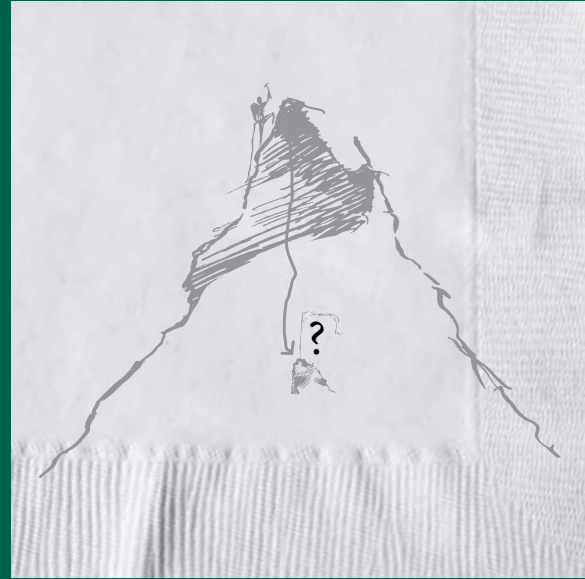
Step 1

Imagine a climber is at the top of a 10,000-foot mountain. They realize they left their flag at 5,000 foot (or 50% down), so they start the trek back.



Step 2

At 5,000 foot, what percent increase do they need to get back to 10,000 foot?

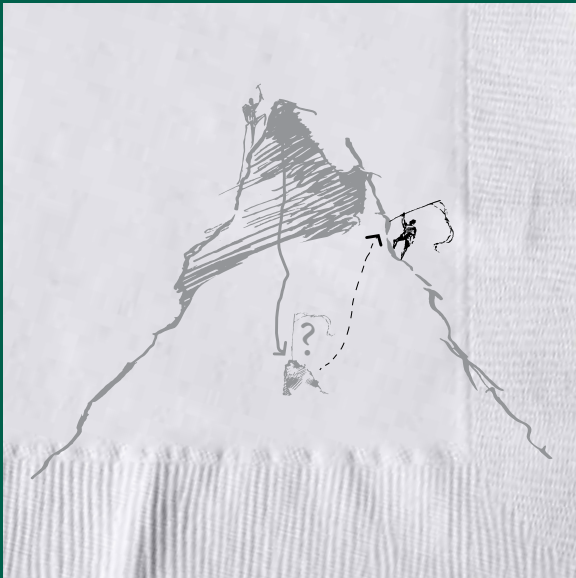


Step 3

At 5,000 feet, they would need to climb a 100% increase ($5,000 + 5,000$) to reach the 10,000-foot peak. Although they have descended 50%, climbing 50% from 5,000 feet will only get them to 7,500 feet.

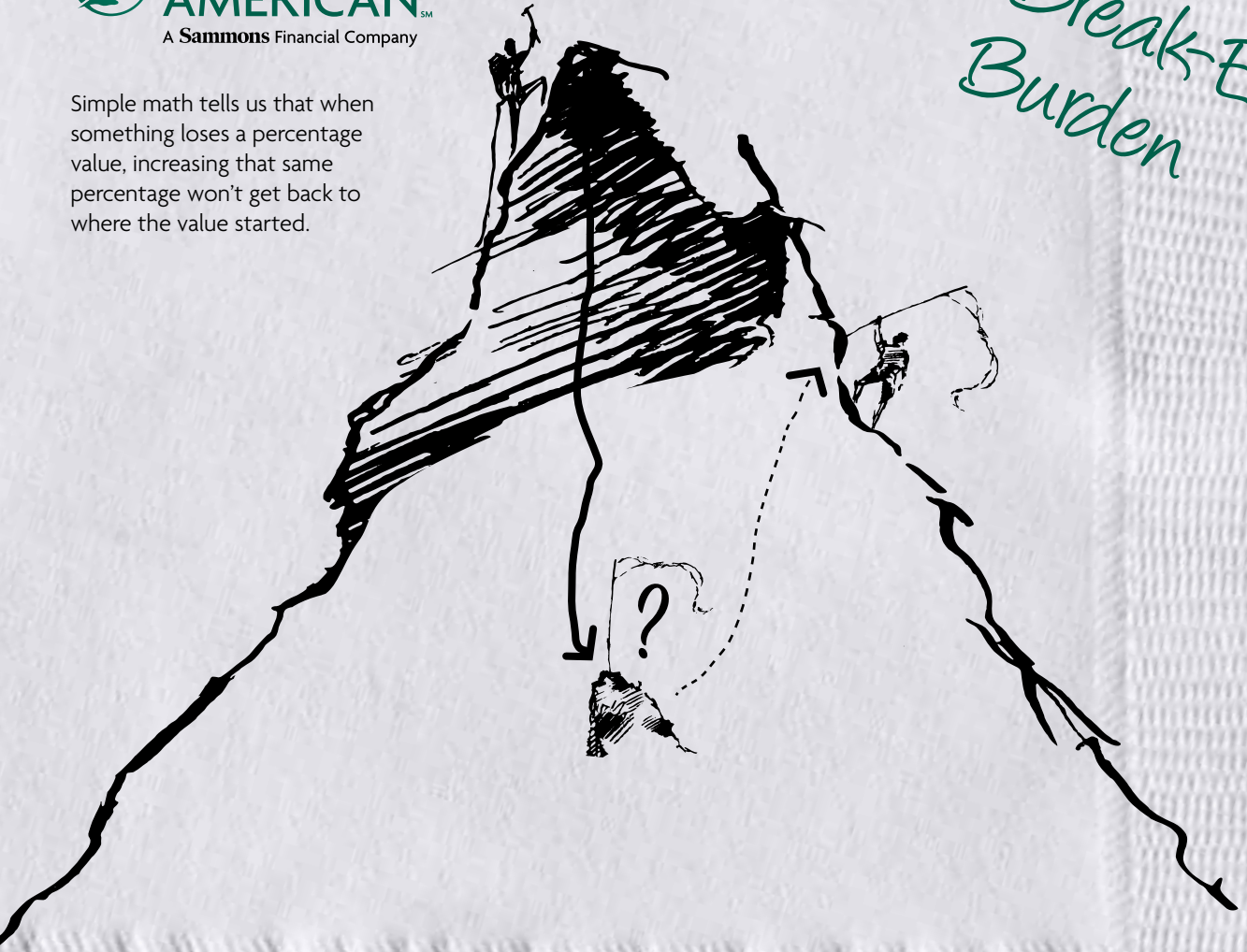
THE PROVIDED MATERIALS ARE FOR FINANCIAL PROFESSIONAL USE ONLY AND ARE NOT TO BE USED WITH CONSUMERS OR FOR CONSUMER SOLICITATION PURPOSES. Sammons FinancialSM is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance[®]. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

24743Z-C3 | REV 6-20



Simple math tells us that when something loses a percentage value, increasing that same percentage won't get back to where the value started.

The Break-Even Burden



THE PROVIDED MATERIALS ARE FOR FINANCIAL PROFESSIONAL USE ONLY AND ARE NOT TO BE USED WITH CONSUMERS OR FOR CONSUMER SOLICITATION PURPOSES.

The provided materials, are for agent use only and are not appropriate for use with consumers. Statements and drawings may not be made which contradict our approved marketing materials or are inconsistent with our advertising guidelines or compliance manual.