

Help your clients prepare for the “What Ifs” in retirement planning

Your clients work hard to reach their retirement goals. **PrimePath® Pro fixed index annuity (FIA) series** could help your clients plan for the “What Ifs” in retirement and complement their current financial portfolio.

Scenario #1 “bucketing” approach

Typical client \$1M portfolio

1. Growth bucket	2. Principal/premium protected bucket
Assets under management (AUM)	Includes FIAs
\$600,000	\$400,000

What could be missing?



- **Extended illness needs:** client could be paying 100% out of pocket



- **Legacy planning and protection** for the next generation



- **Longevity considerations:** will your client outlive their retirement savings?



- **Inflation:** what if your client's spending needs increase?

Scenario #2 “bucketing” approach including PrimePath Pro

1. Growth bucket	2. Principal/premium protected bucket	3. “What if”
Assets under management (AUM)	Includes FIAs	PrimePath Pro FIAs
\$500,000	\$400,000	\$100,000

“What If”	Flexible options for lifetime income + legacy protection
PrimePath Pro 10 15 years after issue \$100,000 Issue Age: 60 <ul style="list-style-type: none"> • Increasing lifetime payment amount (LPA) option • ADL benefit rider 	Hypothetical Allocation: <ul style="list-style-type: none"> • 25% S&P Maestro APP Margin • 25% S&P 500 APP Cap • 25% MSDG APP Par • 25% MSDG 2-year APP Par Most recent Illustrated Rate: 7.51%* S&P Maestro = S&P Maestro 5 Index Excess Return MSDG = Morgan Stanley Dynamic Global Index. Par = Participation. APP = Annual Point-to-Point.
	Legacy: \$767,146 accumulated base <ul style="list-style-type: none"> • Death benefit 5-year payout: \$153,429 Income: \$46,029 per year ADL benefit: \$92,058 per year for up to 5 years (based on level LPAs) Inflation: \$41,426 increasing lifetime payment amount (LPA) offers your client the opportunity to help protect against inflation

*Rates effective as of 1/17/2023 and subject to change.

Hypothetical examples are for illustrative and educational purposes only and not intended to predict future performance.

The use of alternate assumptions could produce significantly different results¹.

PrimePath Pro includes innovative features that can help unlock upside potential without downside market risk, and flexible options for lifetime income and legacy protection.

- Competitive multi-benefit product, including a **built-in benefits rider with no rider fee**²
- **Growth potential for retirement income**, with 200% Benefit Base roll up³ of weighted average interest crediting percentage which reflects strategy charges⁴
- **Lifetime payment amount (LPA) ADL multiplier**⁵: Double LPAs when your clients need it most
- **Enhanced death benefit**⁶ available before AND after lifetime election
- **Beneficiaries maintain options**, with the ability to pay out accumulation value as a lump sum

Contact North American Sales Support to learn more about how PrimePath Pro could help your clients prepare for the “What Ifs” in retirement.

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PrimePath® Pro is a fixed index annuity issued on base contract form NA1008A/ICC16-NA1008A.MVA or appropriate state variation including all applicable endorsements and riders. This product and features may not be available in all states or appropriate for all clients.

1. While we are featuring these indexes and crediting methods available, keep in mind that other indexes besides the presented ones are also available and that this example should not be viewed as allocation advice. For purposes of this product, “Income” refers to the contractual guarantee provided by election of lifetime payment amounts (LPAs). It is not the same as and does not refer to interest credited to the annuity contract. Your client should be instructed to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to their individual circumstances.
2. While certain included features may have no explicit cost, a product with a built-in rider may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't have these built-in rider.
3. This amount is only applied to the benefit base, which is a value used only for determining lifetime payment amounts (LPA) and/or the rider death benefit features. Benefit base is not the same as the contract accumulation value and may not be used for partial withdrawals, full surrender or as the base contract death benefit. Strategy charges will reduce the Benefit Base roll up amount.
4. The weighted average net interest credit percentage is equal to the sum across all fixed and index account options of:
 - 1) the interest credit for the account during the contract year that ends on the current anniversary less any applicable strategy fee annual percentage multiplied the number of years in the term for terms that end on the current anniversary multiplied by
 - 2) weighted average allocation amount for that account on the prior contract anniversary divided by
 - 3) total weighted average allocation amounts for all accounts on the prior contract anniversary
5. Known as the LPA Multiplier in the contract. This feature is available for up to 5 years as long as the qualifying requirements are met annually and the accumulation value is greater than zero. See contract for more information on the ADL definitions and qualifications. THE ADL BENEFIT IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.
6. Beneficiary may elect, in lieu of the base contract death benefit, the Benefit Base paid out in equal installments over five years.