

### PrimePath® 9 and 12 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

**Most states** (not available in all states, see state availability chart)

**RegEd training code:**

**15SFGNAC\_AE\_01**

New updates are listed in light green.

#### Fixed account rate

PrimePath 9	PrimePath 12
1.10%	1.30%

#### Participation rate (No Cap)

		PrimePath 9	PrimePath 12
Annual Point-to-Point with Participation Rate	S&P 500*	15%	20%
	Morgan Stanley Dynamic Contribution	35%	50%
Two-year Point-to-Point with Participation Rate (Not available on the 12-year in New Jersey and New Hampshire)	Morgan Stanley Dynamic Contribution	50%	70%

#### Index Margin (No Cap)

		PrimePath 9	PrimePath 12
Annual Point-to-Point with Index Margin	S&P MARC 5% ER	3.75%	2.90%
	S&P 500* Low Volatility Daily Risk Control 5%	5.50%	4.00%

#### Two-Year Point-to-Point Index Margin and Participation Rate (No Cap)

(1-year margin shown; 2-year margin is margin shown x2)

Not available on the 12-year in New Jersey and New Hampshire

		PrimePath 9	PrimePath 12
Morgan Stanley Dynamic Contribution (Replaces Morgan Stanley Dynamic Balance)	Participation Rate	80%	115%
	Annual Index Margin <sup>1</sup>	2.00%	2.00%

#### Index Cap Rate

		PrimePath 9	PrimePath 12
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.00%	1.20%
Annual Point-to-Point with Index Cap Rate	S&P 500*	2.00%	2.75%

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1. The annual index margin is multiplied by two when it is applied at the end of each two-year term, guaranteed for the life of the contract. The participation rate is applied after the index margin.

Please refer to the product disclosure or annuity contract for details on minimum guaranteed fixed rates and minimum/maximum crediting method rates.

**Required training:** Get required training on RegEd at <https://secure.reged.com/TrainingPlatform>. RegEd training code: 15SFGNAC\_AE\_01

The PrimePath® is issued on base certificate/contract form NC/NA1008A/IC16-NA1008A.MVA or appropriate state variation including all applicable endorsements and riders by North American Company for Life and Health Insurance®, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

## Interest rates effective Dec. 15, 2020

### New business guidelines

Applications must be received in the Home Office prior to the effective date to hold previous rates. For rates on 1035 exchanges/transfers, the applicant will receive the greater interest rate in effect at the application received date or receipt of premium at the Home Office, if received within 45 days. If the 45th date is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates, index cap rates, participation rates and index margins. Funds received after 45 days will receive the applicable rates that are in effect at the time of receipt. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice.

### Index disclosures

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