

PrimePath® Pro 10 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:
21SFGNAC_01**

Fixed account rate

PrimePath Pro 10	PrimePath Pro 12
2.00%	2.10%

Participation rate (No Cap)

		PrimePath Pro 10	PrimePath Pro 12
Annual Point-to-Point with Participation Rate	S&P 500*	25%	30%
	Morgan Stanley Dynamic Contribution	80%	85%
Two-year Point-to-Point with Participation Rate	Morgan Stanley Dynamic Contribution	105%	120%

Enhanced Participation rate

		PrimePath Pro 10	PrimePath Pro 12
Annual Point-to-Point with Enhanced Participation Rate	S&P Maestro 5 Index ER	103%	105%
	strategy charge ¹	0.95%	0.95%
	S&P MARC 5% ER	110%	115%
	strategy charge ¹	0.95%	0.95%
Two-year Point-to-Point with Enhanced Participation Rate	S&P Maestro 5 Index ER	145%	155%
	strategy charge ¹	0.95%	0.95%
	S&P MARC 5% ER	155%	170%
	strategy charge ¹	0.95%	0.95%

Index Margin (No Cap)

		PrimePath Pro 10	PrimePath Pro 12
Annual Point-to-Point with Index Margin	S&P Maestro 5 Index ER	1.80%	1.40%
	S&P MARC 5% ER	1.50%	1.00%
	S&P 500* Low Volatility Daily Risk Control 5%	2.30%	1.80%

Index Cap Rate

		PrimePath Pro 10	PrimePath Pro 12
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.60%	1.70%
Annual Point-to-Point with Index Cap Rate	S&P 500*	3.25%	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)

		PrimePath Pro 10	PrimePath Pro 12
Morgan Stanley Dynamic Contribution	Participation Rate	185%	200%
	Annual Index Margin ²	2.00%	2.00%

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1. Known as a strategy fee annual percentage in the contract. The charge is multiplied by two for the two-year crediting strategy. In exchange for a charge, the client receives an enhanced participation rate. The charge will be deducted at the end of each term, or at the time of a full surrender or a partial withdrawal that exceeds the penalty-free withdrawal amount from the accumulated value allocated to the enhanced participation rate method. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium.

2. 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.

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Interest rates effective Feb. 22, 2022

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: 21SFGNAC_01

The PrimePath® Pro is issued on base contract form NA1008A/ICCI6-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.

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.

Surrender charge: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

Index accounts: Crediting methods such as index cap rates, participation rates, and index margins apply to index accounts only; not to the fixed account. Crediting methods and indexes may not be available in all states.

Index disclosures

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