

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)

Fixed account rate

PrimePath Pro 10	PrimePath Pro 12
2.65%	2.75%

Participation rate (No Cap)		PrimePath Pro 10	PrimePath Pro 12
Annual Point-to-Point with Participation Rate	S&P 500®	25%	30%
	NEW Morgan Stanley Dynamic Global Index	115%	120%
	Morgan Stanley Dynamic Contribution	105%	110%
Two-year Point-to-Point with Participation Rate	NEW Morgan Stanley Dynamic Global Index	160%	165%
	Morgan Stanley Dynamic Contribution	145%	150%
Enhanced Participation rate		PrimePath Pro 10	PrimePath Pro 12
Annual Point-to-Point with Enhanced Participation Rate	S&P Maestro 5 Index ER	130%	135%
	strategy charge ¹	0.95%	0.95%
	S&P MARC 5% ER	140%	145%
	strategy charge ¹	0.95%	0.95%
	NEW Morgan Stanley Dynamic Global Index	150%	155%
	strategy charge ¹	0.95%	0.95%
Two-year Point-to-Point with Enhanced Participation Rate	S&P Maestro 5 Index ER	175%	180%
	strategy charge ¹	0.95%	0.95%
	S&P MARC 5% ER	200%	205%
	strategy charge ¹	0.95%	0.95%
	NEW Morgan Stanley Dynamic Global Index	210%	215%
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	0.00%	0.00%
	S&P MARC 5% ER	0.00%	0.00%
	S&P 500® Low Volatility Daily Risk Control 5%	1.50%	1.25%
Index Cap Rate		PrimePath Pro 10	PrimePath Pro 12
Monthly Point-to-Point with Index Cap Rate	S&P 500®	2.15%	2.25%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.25%	5.50%
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	250%	255%
	Annual Index Margin ²	2.00%	2.00%

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.

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

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.

Interest rates effective June 14, 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

The "S&P 500®", "S&P Multi-Asset Risk Control 5% Excess Return Index" "S&P 500® Low Volatility Daily Risk Control 5% Index", "S&P Maestro 5 Index ER" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by North American Company for Life and Health Insurance® ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by the Company. PrimePath® Pro ("Product") is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the PrimePath Pro or any member of the public regarding the advisability of investing in securities generally or in this Product particularly or the ability of these Indices to track general market performance. S&P Dow Jones Indices only relationship to North American with respect to these Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to North American or the Product. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of this Product into consideration in determining, composing or calculating these Indices. S&P Dow Jones Indices is not responsible for and have not participated in the determination of the prices, and amount of PrimePath Pro or the timing of the issuance or sale of this Product or in the determination or calculation of the equation by which the Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Product. There is no assurance that investment products based on these Indices will accurately track

index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THESE INDICES OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY NORTH AMERICAN, OWNERS OF THE PRIMEPATH PRO, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDICES OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR AGREEMENTS BETWEEN S&P DOW JONES INDICES AND THE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Morgan Stanley Dynamic Contribution Index: Morgan Stanley Dynamic Contribution and Morgan Stanley Dynamic Global Index (the "Index" and applicable for both) are the property of Morgan Stanley & Co. LLC.

Any product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing these products. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of these products, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

In calculating the performance of the Index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.50% per annum. This reduces the positive change or increase the negative change in the Index level and thus decreases the return of any products linked to the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any products linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

