

### 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
3.25%	3.30%

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 Global Index	140%	150%
	Morgan Stanley Dynamic Contribution	125%	135%
Two-year Point-to-Point with Participation Rate	Morgan Stanley Dynamic Global Index	200%	210%
	Morgan Stanley Dynamic Contribution	180%	190%
Enhanced Participation rate		PrimePath Pro 10	PrimePath Pro 12
Annual Point-to-Point with Enhanced Participation Rate	S&P Maestro 5 Index ER	155%	160%
	strategy charge <sup>1</sup>	0.95%	0.95%
	S&P MARC 5% ER	165%	170%
	strategy charge <sup>1</sup>	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	175%	180%
Two-year Point-to-Point with Enhanced Participation Rate	S&P Maestro 5 Index ER	225%	230%
	strategy charge <sup>1</sup>	0.95%	0.95%
	S&P MARC 5% ER	235%	240%
	strategy charge <sup>1</sup>	0.95%	0.95%
	Morgan Stanley Dynamic Global Index	250%	260%
strategy charge <sup>1</sup>		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®	2.40%	2.50%
Annual Point-to-Point with Index Cap Rate	S&P 500®	7.50%	8.00%
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	290%	325%
	Annual Index Margin <sup>2</sup>	2.00%	2.00%

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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 Nov. 10, 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.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for additional optional benefit riders or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

**Surrender charge:** A surrender during the surrender charge period could result in a loss of premium. The surrender charge and interest adjustment (also known as market value adjustment) may reset with renewal. Surrender charge structures and guarantee periods 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 Maestro 5 Index Excess Return", and "S&P 500® Low Volatility Daily Risk Control 5% Index", ("the 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"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). It is not possible to invest directly in an index. The Company's Products are 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 Company's Products or any member of the public regarding the advisability of investing in securities generally or in the Company's Products particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to the Company with respect to the 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 the Company or the Company's Products. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of the Company's Products into consideration in determining, composing or calculating

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