

Annuity

PrimePath[®] 9

fixed index annuity

Issued by North American Company for Life and Health Insurance[®]

Feature focus, lifetime payment amounts (LPAs)

Any seasoned traveler will tell you that one of the most important items you can have along any journey is a map. It can help guide you and also allow you to chart your own path. Your PrimePath 9 fixed index annuity can help with your retirement journey in a similar way, especially when it comes to your retirement income.

With your PrimePath 9 fixed index annuity, you have the option of electing lifetime payment amounts (LPAs) for your retirement income¹. If rising costs are a concern for your retirement, you may want to consider the increasing LPA option. While you would receive a lower initial LPA than with the level option, your LPA would increase based on the average interest credited to your fixed and index accounts.

Hypothetical example

Benefit base:

\$199,118

Age:

70 (issue age 60)

Level payout:

5.00%

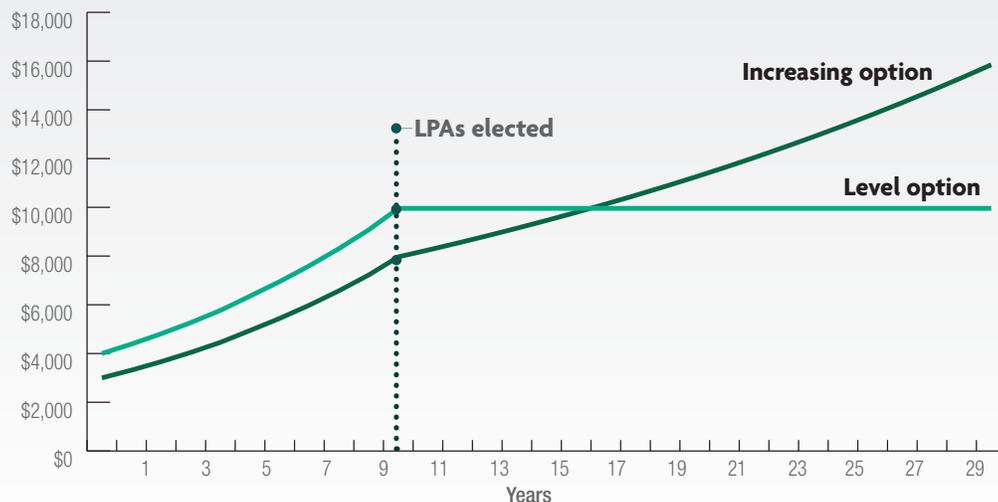
Increasing payout:

4.00%

LPA increase percentage:

LPA increase percentage is 3.50%, which is 100% of the hypothetical assumed average annual interest credit percentage to the accumulation value.

| | Level LPA | Increasing LPA |
|-------------------|-----------|----------------|
| Initial | \$9,956 | \$7,965 |
| Age 75 (5 years) | \$9,956 | \$9,460 |
| Age 80 (10 years) | \$9,956 | \$11,235 |



This hypothetical example is not intended to predict future performance. Alternative assumptions could produce different results.

Talk to your financial professional for details.



Sammons FinancialSM 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.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

This is not a complete description of all features of the PrimePath[®] 9 fixed index annuity and only describes one feature. For more information please see the product brochure for further details on the features, limitations and complete product disclosures. Product features, riders and index options may not be available in all states or appropriate for all clients. The PrimePath 9 is issued on base certificate/contract form NC/NA1008A, ICC16-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. Ask your financial professional for product availability. Neither North American, nor any financial professionals acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor. 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 your 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. 1. "Income" refers to guaranteed payment of lifetime payment amounts ("LPAs") as defined in the Benefits Rider included in this contract. It does not refer to interest credited to the contract. Please consult your own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.