

PrimePath[®] Series

fixed index annuity

Prime Path feature focus

Accumulation

Few adventure items are as well known as the carabiner. This invaluable item provides the security and confidence climbers need to know they will not fall back. Your PrimePath fixed index annuity can provide you downside protection but also the ability to build upon your retirement climb.

Through an innovative benefit base that grows at double the average rate of interest credited to your fixed and indexed accounts during the benefit base roll-up period, you can assure yourself a strong foundation for your retirement income. On top of that, you also have benefit base bonus opportunities if you don't take any withdrawals or turn on lifetime payment amounts (LPAs) for a specified time period. At a minimum, when you utilize your benefit base by starting LPAs, your benefit base is guaranteed to be no less than the benefit base floor which is equal to premiums, less any proportional reductions for withdrawals, accumulated at 3%. If you should pass away before starting LPAs, your beneficiaries have the option to receive your benefit base paid out in five equal annual payments. This death benefit may be limited.

Hypothetical example

Initial premium:

\$100,000

Benefit base floor:

Increases at 3% annually

Benefit base:

Benefit base roll-up is 200% of the hypothetical assumed annual interest credit to the accumulation value, or $200\% \times 3.5\% = 7\%$ each year during the benefit base roll-up period.

Benefit base bonus:

5% of initial premium is added to the benefit base if no withdrawals are taken in years 1 – 5 and years 1 – 10.

	End of year (EOY)	Benefit base floor	Benefit base roll-up amount	Benefit base bonus	EOY benefit base
	At issue	\$100,000	\$0	\$0	\$100,000
	1	\$103,000	\$7,000	\$0	\$107,000
	2	\$106,090	\$7,490	\$0	\$114,490
	3	\$109,273	\$8,014	\$0	\$122,504
	4	\$112,551	\$8,575	\$0	\$131,080
	5	\$115,927	\$9,175	\$5000	\$145,255
	6	\$119,405	\$10,167	\$0	\$155,423
	7	\$122,987	\$10,879	\$0	\$166,303
	8	\$126,677	\$11,641	\$0	\$177,944
	9	\$130,477	\$12,456	\$0	\$190,400
	10	\$134,392	\$13,327	\$5000	\$208,728

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

Talk to your financial professional for details.

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.



Annuity

This is not a complete description of all features of the PrimePath 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 form NC/NA1008A (certificate/contract), ICC16-NA1008A.MVA (contract) or appropriate state variation 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. They may not be appropriate for all clients.