

# PrimePath<sup>®</sup>

## fixed index annuity series

### Flexibility with built-in benefits rider<sup>1</sup> - No additional rider charge

Single Benefit Base account

- **Benefit Base roll-up<sup>2</sup>** - 200% of the weighted average interest credit percentage to the accumulation value during benefit base roll-up period
- **Benefit Base bonuses<sup>3</sup>** - 5% of initial premium in years five and ten assuming no withdrawals taken
- **Lifetime income option<sup>4</sup>** - Level or increasing options
- **Lifetime payment amount multiplier** -  
(may not be available in all states)  
Doubled lifetime payment amount eligibility based on inability to perform two of six activities of daily living (ADL<sup>5</sup>)
- **Enhanced death benefit<sup>6</sup>** - Benefit Base value paid out in five annual payments

### Upside growth potential

- Up to eight interest-crediting strategies available
- Five uncapped (subject to index margin and/or participation rate)



Talk to your independent insurance agent for details.

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 could under certain scenarios exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients.

Insurance products issued by North American Company for Life and Health Insurance®, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state.

PrimePath® fixed index annuity is issued on form NC/NA1008A (certificate/contract), ICC16-NA1008.MVA (contract).

1. While certain included features may have no explicit cost, a product with a built-in rider may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't have these built-in riders.
2. Products that have bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a bonus. Over time and under certain scenarios the amount of the bonus may be offset by the lower credited interest rates, lower index cap rates, lower Participation Rates and/or greater index margins.
3. This amount is only applied to the benefit base, which is a value used only for determining lifetime payment amounts (LPA) and/or the rider death benefit features. Benefit base is not the same as the contract accumulation value and may not be used for partial withdrawals, full surrender or as the base contract death benefit.
4. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs") as defined in the rider. It does not refer to interest credited to the contract. Please consult with your own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
5. See product brochure for more information on the ADL definitions and qualifications.
6. Rider death benefit cannot be utilized once lifetime payment amounts have been elected and turned on.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

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