


**Blazing trails** with the PrimePath®  
fixed index annuity series


## Options for whichever PrimePath life takes you down

There's no way to predict every twist and turn – every shortcut, detour, and switchback – that life will bring. Our trailblazing PrimePath 9 and 12 were built to offer flexibility for the variety of paths you may choose to follow – or whichever path chooses you. North American has gone ahead to help clear those possible paths for you.


**PrimePath's multi-functional benefit base grows the longer you wait to take money out, helping you:**



**Fund your retirement** with an income you can't outlive



**Cover unexpected expenses** if you're unable to complete two of six activities of daily living (ADLs)



Or, if you never take income, to help **enhance the legacy** you can leave your loved ones after you're gone

## The unexpected expenses trail

While it's never available as a lump sum, your benefit base is used to determine your lifetime payment amount (LPA) and can grow at double the average interest credited to your accumulation value for up to 15 years or lifetime payment election date (whichever is sooner).

On top of that, if you don't take any withdrawals or turn on income before then, there are two opportunities to enrich your benefit base with bonuses of 5% of your initial premium after both Year 5 and Year 10.



If any time after your second contract year, for any reason, you're unable to perform two of six ADLs (bathing, continence, dressing, eating, toileting, and transferring), your **lifetime payment amount (LPA) can double for up to five years of payments<sup>1</sup>**, as long as you continue to meet the requirements on each annual payment date.

That's true whether you chose the level or increasing LPA option.



Additionally, the contract's nursing home confinement waiver (not available in all states), allows you **access to 100% of your accumulation value** in the event of a qualifying, 90-day nursing home stay.

For more information about your unique situation,  
contact your financial professional, and ask about PrimePath today.

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. 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/ICC16-NA1008.MVA (certificate/contract). 1. At issue, you'll have to be able to perform all six ADLs. To activate these benefits, need to receive written proof, acceptable to us, from a physician who has determined, in a manner consistent with accepted standards and practice for the diagnosis, that you are unable to meet two of six ADLs with an expectation the condition(s) are permanent. See brochure for ADL definitions. Annual fee of 0.50% of accumulation value applies. Not available in California or Illinois. 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. **THE ADL BENEFIT IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.**