


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 retirement income trail

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

On top of that, if you wait to start income¹ and don't take any penalty-free withdrawals, there are two opportunities to enrich your benefit base with bonuses of 5% of your initial premium after both Year 5 and Year 10.

See how the benefit base increases each year, assuming no withdrawals and that the average interest credited to the accumulation value is 3.5% each contract year. In this situation, we'll assume the account was opened by a single person at 55 years old.

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 one through five and years one through 10.

End of year (EOY)	Benefit base floor	Benefit base roll-up ² amount	Benefit base bonus ³	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

Hypothetical example is not intended to predict future performance. Alternative assumptions could product different results.

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



Blazing trails with the PrimePath[®] fixed index annuity series

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.

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/ICC16-NA1008.MVA (certificate/contract).

1. "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.
2. 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.
3. 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.

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