NORTH AMERICAN®
A Sammons Financial Company

Annuity

PrimePath® Pro fixed index annuity

Save it. Spend it. Leave it.

... and once it's issued, **never a rider fee**[1]

Save it

- Built-in benefits rider with **no rider fee**[1]
- Premium and interest credits **protected from market downturns**
- **Multiple index crediting strategies** available, including optional enhanced index strategies offering greater upside potential (for annual 0.95% charge[6])

Spend it

- **200% Benefit Base roll up** of the average interest credited to the accumulation value[2]
- Income available **immediately**[3]
- **Double lifetime payment amount** with Activities of Daily Living (ADL)-based multiplier[4]

Leave it

- **200% Benefit Base roll up** of the average interest credited to the accumulation value[2]
- **Enhanced death benefit option**, that pays Benefit Base out over five years[5] - available before AND after lifetime income election
- Option to pay out accumulation value as a lump sum

Call your marketing organization or North American at 866-322-7066 to discuss your next case.

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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 the 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.

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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 rider.
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. Strategy charges will reduce the Benefit Base.
3. Must be age 50. "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. Clients should consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
4. See contract and product brochure for more information on the ADL definitions and qualifications. **THE LPA MULTIPLIER BENEFIT IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.**
5. Client can receive the enhanced death benefit option instead of the accumulation value payout.
6. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios.

Morgan Stanley

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S&P Multi-Asset Risk Control 5% Excess Return Index (MARC 5)

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