

# PrimePath® Pro

fixed index annuity series

Issued by North American Company for Life and Health Insurance®

	PrimePath Pro 10	PrimePath Pro 12																																																										
Issue ages (may vary by state)	40-79	40-75 (40-52 in CA) (not available in all states)																																																										
Minimum premium	Flexible premium, \$20,000 non-qualified and \$20,000 qualified																																																											
Surrender charge schedule (may vary by state)	<div>10-year schedule</div> <table><tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td><td>Y11+</td></tr><tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>4%</td><td>0%</td></tr></table> <div>12-year schedule</div> <table><tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td><td>Y11</td><td>Y12</td><td>Y13+</td></tr><tr><td>14%</td><td>14%</td><td>12%</td><td>12%</td><td>11%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>4%</td><td>0%</td></tr></table>												Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+	10%	10%	10%	10%	10%	9%	8%	7%	6%	4%	0%	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13+	14%	14%	12%	12%	11%	11%	10%	9%	8%	7%	6%	4%	0%
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14%	14%	12%	12%	11%	11%	10%	9%	8%	7%	6%	4%	0%																																																
Penalty-free withdrawals	Beginning second contract year, up to 7% of the beginning of year accumulation value may be taken each year.																																																											
Interest crediting methods (may vary by state)	<div><div><ul style="list-style-type: none"><li>Fixed</li><li>Annual Point-to-Point with Cap Rate</li><li>Annual Point-to-Point with Margin</li><li>Annual Point-to-Point with Participation Rate</li><li>Annual Point-to-Point with Enhanced Participation Rate (includes charge<sup>1</sup>)</li></ul></div><div><ul style="list-style-type: none"><li>Monthly Point-to-Point with Cap Rate</li><li>Two-year Point-to-Point with Participation Rate</li><li>Two-year Point-to-Point with Margin and Participation Rate</li><li>Two-year Point-to-Point with Enhanced Participation Rate (includes charge<sup>1</sup>)</li></ul></div></div>																																																											
Strategy charge <sup>1</sup> (only applies to enhanced methods)	In exchange for a charge, the client receives an enhanced participation rate. The charge is deducted from the accumulation value once each term and is guaranteed to stay the same for the life of the contract.																																																											
Accumulation value (AV) true-up <sup>2</sup>	If interest credited over the contract term is less than the total strategy charges, AV true-up provides a one-time refund of the difference at the end of the surrender charge period. Not available if excess penalty-free withdrawals are taken.																																																											
Benefit base	<p>The benefits rider is included for no annual charge (guaranteed for life of contract) with all contracts, and provides additional death and income benefits based on benefit base. Benefits rider cannot be terminated. The benefit base is equal to: premium + benefit base roll-up (until earlier of lifetime income elected or 15 years, 200% of weighted average interest credit percentage) – proportional adjustments for any withdrawals (including LPAs; excluding strategy charges). Weighted average interest credit percentage reflects credited rates and strategy fees if applicable.</p> <p><b>Benefit base floor:</b> The benefit base floor is equal to the premiums, less any proportional reductions for withdrawals, accumulated at 1% per year until LPAs are started and 0% thereafter. When the benefit base is utilized by starting LPAs, the benefit base is guaranteed to be no less than the benefit base floor.</p> <p><b>Lifetime payment amount (LPA) options - level or increasing</b> Increasing option may not be available in all states.</p> <p><b>LPA multiplier:</b> Beginning in the 3rd year, if an owner/annuitant is unable to perform 2/6 activities of daily Living (ADLs) for more than 90 consecutive days, the LPA multiplier provides that the LPA can be doubled for that year. Feature available for up to 5 years as long as qualifying requirements are met annually and the accumulation value is greater than zero.</p> <p><b>Enhanced death benefit:</b> Client has choice between: A) Greater of accumulation value or minimum surrender value (can be taken as a lump sum or in a series of payments) B) Greater of the benefit base and the benefit base floor (must be paid out in equal payments over a 5 year period) subject to the rider death benefit maximum (varies by state<sup>3</sup>).</p>																																																											

## PrimePath Pro 10 and 12 Lifetime payment percentages (LPPs)

Level LPP			Increasing LPP		
Attained age of covered person	Single Covered person	Joint Covered person	Attained age of covered person	Single Covered person	Joint Covered person
50	3.50%	3.00%	50	2.50%	2.00%
55	4.00%	3.50%	55	3.00%	2.50%
60	4.50%	4.00%	60	3.50%	3.00%
65	5.00%	4.50%	65	4.00%	3.50%
70	5.50%	5.00%	70	4.50%	4.00%
75	6.00%	5.50%	75	5.00%	4.50%
80	6.50%	6.00%	80	5.50%	5.00%
85+	7.00%	6.50%	85+	6.00%	5.50%

Lifetime payment percentages increase by 10 bps for each attained age between 50 and 85.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

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 optional benefit riders or strategy fees or charges 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.

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 and state availability chart for further details, specific features/options, and limitations by product and state.

The PrimePath® Pro is issued on base contract form NA1008A/ICC16-NA1008A.MVA or appropriate state variation including all applicable endorsements and riders.

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

1. 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.
2. Known as guaranteed accumulation value true-up endorsement in the contract.
3. The Rider Death Benefit Maximum for the states listed below is the greater of 250% multiplied by the total premium less gross partial surrenders or 125% multiplied by cash surrender value. There is no Rider Death Benefit Maximum for states not listed.  
AK, CT, DE, HI, ID, IL, MA, MN, MO, MT, NH, NJ, OR, PA, UT, VA, WA