

# Annuity

## PrimePath<sup>®</sup> Pro 10

fixed index annuity

Issued by North American Company for Life and Health Insurance<sup>®</sup>

### Optimize your retirement income path

With PrimePath Pro 10 fixed index annuity, you have the option of electing **lifetime payment amounts (LPAs)** for your retirement income<sup>1</sup>. If rising costs are a concern, you may want to consider the increasing payout option, which has the potential to increase over time. See how LPAs work below.

#### Hypothetical example

**Benefit base<sup>2</sup>:**

\$133,823

**Age:**

65 (issue age 60)

**Level payout:**

5.00%

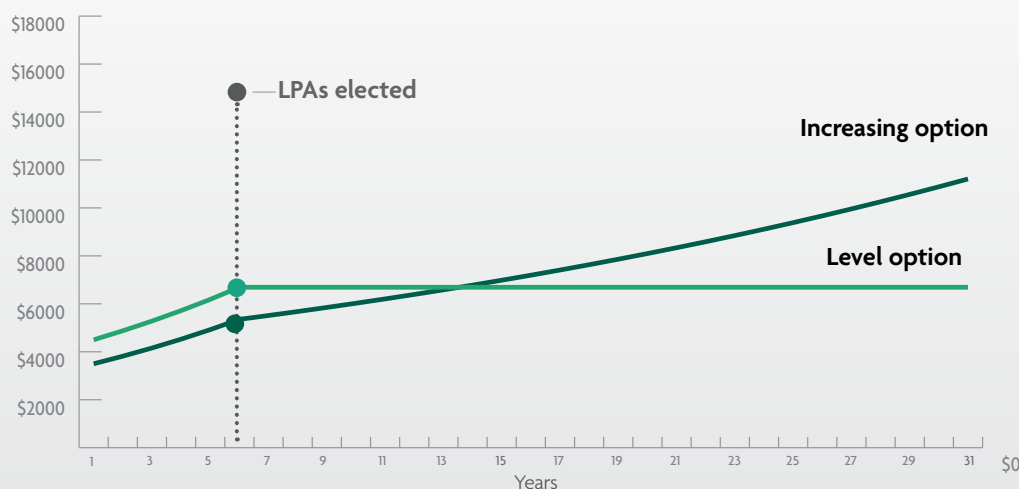
**Increasing payout:**

4.00%

**LPA increase percentage:**

LPA increase percentage is 3.00%, which is 100% of the hypothetical assumed weighted average interest credit percentage.

	Level LPA	Increasing LPA
<b>Initial</b>	\$6,691	\$5,353
<b>Age 70 (5 years)</b>	\$6,691	\$6,205
<b>Age 75 (10 years)</b>	\$6,691	\$7,194
<b>Age 80 (15 years)</b>	\$6,691	\$8,340
<b>Cumulative amount over 25 years</b>	<b>\$167,279</b>	<b>\$195,163</b>



### Double your LPAs for up to five years<sup>3</sup>

There may come a time that you are unable to perform two out of the six Activities of Daily Living (ADLs). You can help prepare for unexpected costs with PrimePath Pro. See how it works below.

Let's say level LPAs are turned on with \$6,691 annually. If eligibility requirements are met, payments can double to \$13,382 for up to five years.

\$6,691	<b>x2</b> \$13,382	<b>x2</b> \$13,382	<b>x2</b> \$13,382	<b>x2</b> \$13,382	<b>x2</b> \$13,382	\$6,691
Before election	Multiplier elected					Multiplier ends

These are hypothetical examples and not intended to predict future performance. Alternative assumptions could produce different results.



**Talk to your financial professional for details.**  
To learn more visit [PrimePathPro.com](https://PrimePathPro.com)

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This is not a complete description of all features of the PrimePath® Pro fixed index annuity and only describes one feature. For more information please see the product brochure for further details on the features, limitations and complete product disclosures. Product features, riders and index options may not be available in all states or appropriate for all clients.

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The PrimePath® Pro 10 is issued on form NA1008A/ICCI6-NA1008A.MVA (contract), AE577A/ICCI5-AE577A, ICC15-AE579B, AE581A/ICCI5-AE581A, AE583A/ICCI5-AE583A, AE584A/ICCI5-AE584A, AE587A/ICCI5-AE587A, AE589A/ICCI5-AE589A, AE620A/ICC22-AE665A, AE629A/ICCI9-AE629A, ICC20-AE641A, ICC20-AE642A, AE644A.2/ICC20-AE644A.2, AE645A/ICC20-AE645A, and AE665A/ICC22-AE665A (riders/endorsements) or appropriate state variation. This product, its features, and riders may not be available in all states.

Neither North American, nor any financial professionals acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor.

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 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.

1. "Income" refers to guaranteed payment of lifetime payment amounts ("LPAs") as defined in the Benefits Rider included in this contract. It does not refer to interest credited to the contract. Please consult your own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
2. Your benefit base is used to determine your lifetime payment amount (LPA). This value is never available as a lump sum withdrawal. If you should pass away, the benefit base is available as a death benefit to your beneficiaries if paid out over five annual payments, in lieu of the base contract death benefit.
3. **Known as LPA Multiplier in your contract. See contract for full ADL definitions and additional conditions required to elect it. THE LPA MULTIPLIER IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE. Not available in all states.**



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