

# PrimePath<sup>SM</sup> Series

Fixed Index Annuity



## PrimePath Feature Focus Enhanced Rider Death Benefit

Very few paths are taken alone. Whether you need a guide or just want to experience the journey together, the well-being of those around you is important. Like a locator beacon helps a group if someone is lost, your PrimePath annuity can help your loved ones if something happens to you.

The PrimePath fixed index annuity offers an enhanced death benefit option so you can potentially leave a legacy to your loved ones. If you should pass away before starting lifetime payments, your beneficiaries have the option to receive your benefit base paid out in five equal annual payments. This death benefit will never exceed the benefit base as of the end of the benefit base roll-up period for the Prime Path 9 and 12. For Alaska, Minnesota, Missouri, Oregon, Pennsylvania, Utah, Virginia, and Washington it will be the lesser of the Benefit Base as of the 15th Contract Anniversary, 250% multiplied by the total of Premium less partial surrenders or Premium Adjusted for partial surrenders accumulated at an annualized rate of 10%. Alternatively, your beneficiaries also have the option to receive any remaining accumulation value as a lump sum. If you pass away after you have begun taking lifetime payments, your beneficiaries will receive any remaining accumulation value.

### Value at Death



This hypothetical example is not intended to predict future performance. Alternative assumptions could produce different results.

Talk to your independent insurance agent for details!



*Annuity*

This is not a complete description of all features of the PrimePath 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. The PrimePath<sup>®</sup> is issued on form NC/NA1008A (certificate/contract), ICC16-NA008A.MVA (contract), AE588A/ICC16-AE588A, AE589A/ICC15-AE589A, AE577A/ICC15-AE577A, ICC15-AE579B, AE581A/ICC15-AE581A, AE582A/ICC15-AE582A, AE583A/ICC15-AE583A, AE584A/ICC15-AE584A, AE586A/ICC15-AE586A and AE587A/ICC15-AE587A (riders/endorsements) or appropriate state variation by North American Company for Life and Health Insurance<sup>®</sup>, West Des Moines, IA. This product, its features and riders may not be available in all states. Please ask your Sales Representative for product availability. Neither North American, nor any agents 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. They may not be appropriate for all clients.