

## PRIVACY NOTICE

<b>FACTS</b>	<b>WHAT DOES SAMMONS FINANCIAL GROUP MEMBER COMPANIES MIDLAND NATIONAL LIFE INSURANCE COMPANY AND NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE (“SFG MEMBER COMPANIES”) DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Income, employment information and medical information</li> <li>• Transaction history and checking account information</li> </ul>
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<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons SFG Member Companies choose to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Do SFG Member Companies Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your policy(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

<b>Questions?</b>	Please call us at 1-800-720-3955
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	This privacy notice is provided by Sammons Financial Group Member Companies Midland National Life Insurance Company and North American Company for Life and Health Insurance (“SFG Member Companies”).

<b>What we do</b>	
<b>How do SFG Member Companies protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does SFG Member Companies collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance</li> <li>• Pay insurance premiums</li> <li>• File an insurance claim</li> <li>• Give us your contact information</li> <li>• Provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies, such as Sammons Retirement Solutions, Inc., MNL Reinsurance Company and Solberg Reinsurance Company; and nonfinancial companies, such as Midland National Services Corporation, LLC.</i></li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>SFG Member Companies do not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include other financial service companies and insurance licensees such as agents of Midland National Life Insurance Company and North American Company for Life and Health Insurance.</i></li> </ul>

<b>Other Important Information</b>	
SFG Member Companies will comply with more restrictive state laws to the extent that they apply.	

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