

Insurance products are issued by North American Company for Life and Health Insurance

# Here for you today and tomorrow

It's a feeling: uncertainty about the future.

Will my family be covered if I pass? Will I have enough to retire? Will the financial companies I've trusted be around when I need them?

You can rest assured in your decision to trust North American. We stand strong by the depth of our roots and want to help you stay confident and focused on your financial future.

### **Protection.**



Regardless of the life insurance policy type, North American is committed to fulfilling death benefit payments when your beneficiaries might need the financial protection the most.

### Flexibility.



Whether it's an accelerated death benefit payment while you're living, a claim from a loved one passing away, or converting an existing policy when your needs change, your life insurance policy offers flexibility to fit life's circumstances.

#### Feel free to contact me about your current policy or with questions about future protection.

#### I'm here for you, today and tomorrow.

Texas Residents: Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse's and your family's eligibility for public assistance.

Accelerated Death Benefits are subject to eligibility requirements as stated in the policy.



North American has made it through challenging times and emerged stronger over the course of its 130+ year history. You can count on the strong coverage you have selected from a company that has consistently received A+ reviews from top rating agencies.<sup>1</sup>

## Strength.



North American has over 662,000 life insurance and annuity policies in force<sup>2</sup> and is one of the country's largest privately owned companies. Private ownership means we can make smart decisions for the long-term instead of ones that drive short-term earnings.

Independent Agent - License #

Phone: Email:

<sup>/.</sup> Phone:

1. A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its obligations to policyholders. A+ is the second highest rating out of 15 categories and was affirmed for North American as part of Sammons Financial Group on July 29, 2022. For the latest rating, access <u>www.ambest.com</u>. A+ (Stable) Rated by Fitch Ratings, a global leader in financial information services and credit ratings, on December 14, 2021, assigned an Insurer Financial Strength rating of A+ Stable for North American. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization and strong operating profitability supported by strong investment performance. For more information, read the <u>Fitch Ratings report</u>.

S&P Global Ratings awarded its "A+" [Strong] rating for insurer financial strength on June 2, 2021 and affirmed on May, 25 2022 to North American as a member of Sammons® Financial Group, Inc, The "A+" (Strong) rating is the fifth highest out of 22 available ratings as a member of Sammons® Financial Group, Inc.

2. North American Balance Sheet as of 12/31/21. 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.®

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be *paid a commission on the sale of an insurance product*.

Insurance products and Accelerated Death Benefit Endorsements, including all applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.