

Dear Valued Policyowner,

Thank you for purchasing a North American Company life insurance policy. Since 1886, we have been helping people protect their financial futures. This longevity is a testament to our stability and financial strength and your continued support. Thank you for choosing North American Company for your financial protection needs.

Your trust in North American is important. We're committed to upholding your trust and maintaining focus on three key areas:

Stability – As a privately held company, we plan for long-term sustained growth. This is reflected through our ownership structure and a culture committed to doing what's right for you.

Financial Strength – North American holds high financial ratings from the major rating agencies: "A+" (Superior) A.M. Best, "A+" (Strong) S&P Global, and "A+" (Stable) Fitch Ratings.¹

Policyowner Commitment – We are committed to servicing your financial protection needs with this policy and to being here when you need us most.

You made the right decision by choosing North American Company. Stability is vital, and we hope that our long, stable history offers confidence in your financial future. Looking ahead, the future is bright. North American looks forward to even greater years by striving to maintain our financial strength, and continuing to meet your financial protection needs.

Thank you for choosing North American Company.

Sincerely,

Customer Contact Department
North American Company

Be sure to visit
northamericancompany.com
to view policy information online,
or call us at 877-872-0757.

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 Company for Life and Health Insurance as part of Sammons Financial Group on August 2, 2018. For the latest rating, access www.ambest.com. S&P Global Ratings awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on September 10, 2018 to North American Company for Life and Health Insurance, as part of Sammons Financial Group. The "A+" (Strong) rating is the fifth highest out of 22 available ratings. Fitch Ratings, a global leader in financial information services and credit ratings, on April 24, 2018, 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 Fitch Ratings report.