



Find your true North

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with North American
Company for Life and
Health Insurance®.



North American Company
for Life and Health Insurance

| *Annuity*

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Find your true North

Help your financial advisors and insurance professionals successfully **chart** their future course

Calmly, carefully **navigate** through even the most turbulent waters

Set sail with North American on a new adventure

We would love the opportunity to earn your business.

Offer your customers competitive products from an “A+” rated carrier.

North American Company for Life and Health Insurance® is growing, and we'd love to have you join us and be a part of that growth.

We have a long history and an adventurous spirit that keeps us on the leading edge of the insurance industry.

We have financial strength that's endured sometimes choppy seas.

And now we're planning our next endeavor, once again leading the way forward to uncharted territories.

Strength in numbers

We're a company built on a foundation of financial strength.

Our roots go back more than 130 years with the 1886 founding of North American Accident Association.

For the last 30 years, North American has consistently earned high ratings based on our financial strength, operating performance and ability to meet obligations to our policyholders and contract holders.

North American has grown substantially over the years. Today, it's a member company of Sammons Financial Group and Sammons Enterprises, Inc., the 86th largest privately held company in the U.S.

A.M. Best affirmed its "A+" (Superior) rating (2nd highest of 15) for superior ability to meet ongoing obligations to policyholders on July 6, 2017.

S&P Global Ratings awarded its "A+" (Strong) rating (5th highest of 22) for insurer financial strength on February 26, 2009, and affirmed on October 19, 2016.

Fitch Ratings, a global leader in financial information services and credit ratings, on May 2, 2017, 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.

Forbes 2016 list, published July 20, 2016, includes 223 privately held companies with revenues of more than \$2 billion. Sammons Enterprises, Inc., is the ultimate parent company of North American.

Policy count, assets under management, per statutory basis, as of December 31, 2016.



\$73.3 billion
total assets under management

SAMMONS
FINANCIAL GROUP

Over 1 million
policy holders

SAMMONS
FINANCIAL GROUP

86th
largest private company
according to Forbes

SAMMONS
ENTERPRISES, INC.

130+ years

NORTH AMERICAN
ACCIDENT ASSOCIATION.

Currently “A+” rated by:

- **A.M. Best (Superior) –**

Superior ability to meet ongoing obligations to policyholders

- **S&P Global Ratings (Strong) –**

Very strong financial security characteristics

- **Fitch Ratings (Stable) –**

A strong business profile, low financial leverage, very strong capitalization, and strong operating profitability supported by strong investment performance

How we got here

From our earliest days in 19th-century Chicago to the brave new world of the 21st century, North American has a history of innovating and evolving as the industry - and the country itself - has grown.

Today, headquartered in West Des Moines, Iowa, we're once again evolving. We're setting a new course as the financial services industry continues to change.

Throughout our 130 years, one thing has stayed the same. It's our True North. We've helped provide growth, income and financial protection to the clients we serve. Our insurance and annuity products have consistently provided value to our clients - in all types of market and economic environments.



1886

Founded in Chicago as the North American Accident Association.

SAMMONS
ANNUITY GROUP

1999

Sammons Annuity Group founded.



2004

Sammons Annuity Group hires 200th employee

Sammons Annuity Group is not an insurance company, insurance agency, or any other type of legal entity; rather it is an informal name used to describe collectively the personnel that design, market, sell and administer fixed annuity products issued by Midland National Life Insurance Company and North American Company for Life and Health Insurance.

A trustworthy, valued partner

North American is owned by Sammons Enterprises, Inc. (SEI), a global holding company. Because SEI is an employee stock ownership plan (ESOP)-owned company, we're uniquely invested in the success of our parent company. Not just for the next quarterly earnings report but for the long haul.

Culture matters, and at North American, our culture is focused on delivering value for the long-term.

Our shared values of accountability, openness, respect and integrity drive us.



North American Company
for Life and Health Insurance

125 YEAR ANNIVERSARY!

2011

Having helped protect customers through two World Wars, the Great Depression and multiple recessions, North American celebrates its 125th anniversary.

SAMMONS
ANNUITY GROUP

2016

Shattered old sales record with more than \$6 billion in new premium*

* Based on internal reporting.

SAMMONS
INDEPENDENT ANNUITY GROUP

2017

Created Sammons Independent Annuity Group to focus on key distribution channels.

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Our diverse, **competitive** product portfolio

Guiding your clients through the planning of their financial future is one of the most important things you can do for them and helps them make some of life's most important choices. Our complementary set of products includes:

- Fixed Index Annuities
- Traditional Fixed Annuities
- Multi-Year Guarantee Annuity (MYGA)
- Single Premium Immediate Annuity (SPIA)

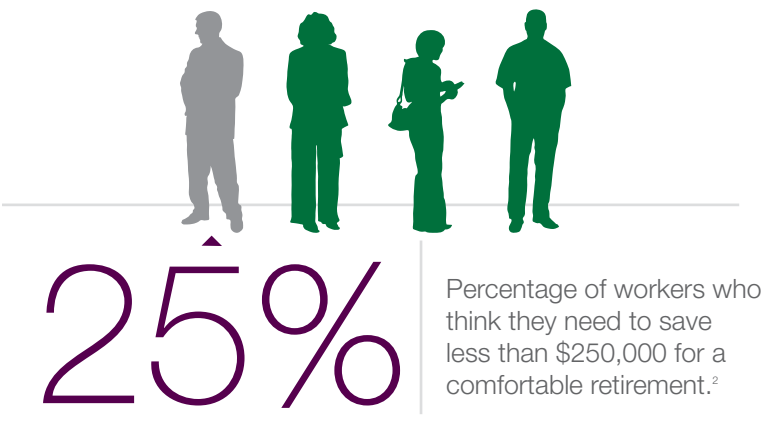
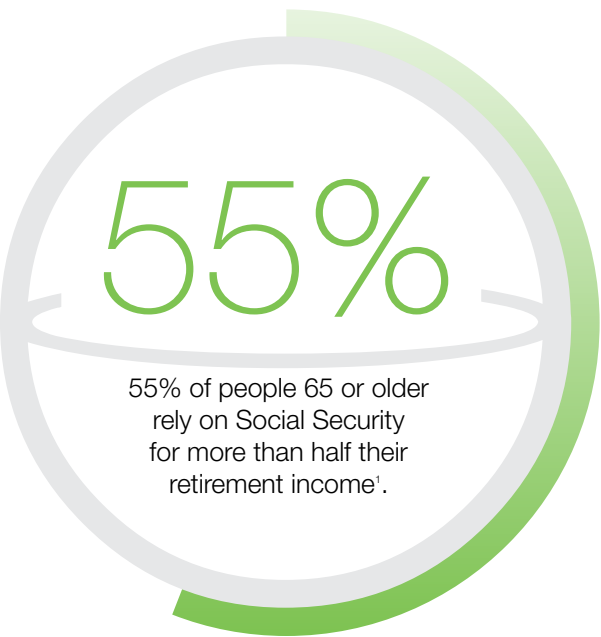
Fixed Index Annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium 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 additional optional benefit riders could under certain scenarios exceed interest credited to the Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

"Income" or "lifetime income" refers to guaranteed payment of Lifetime Payment Amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

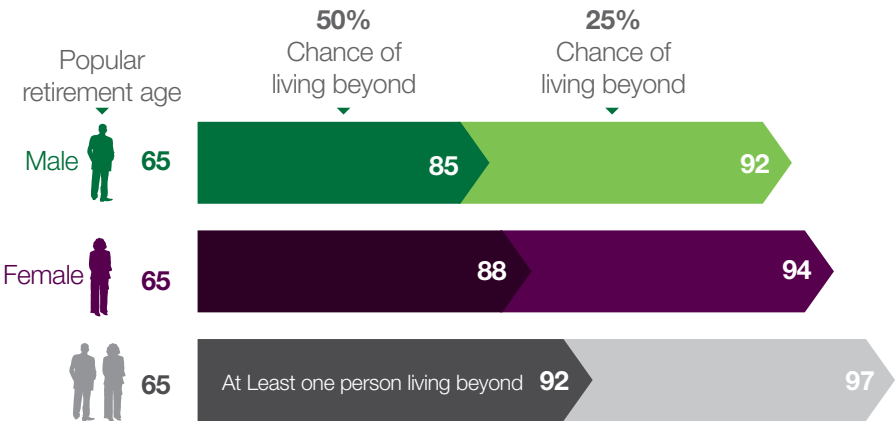
Meeting a variety of consumer needs

Whatever your clients' objectives, we have a product to fit their needs.

Accumulation
Income
Legacy



Life Expectancy³



1. Source: www.retirement-usa.org/facts.
2. 2015 Retirement Confidence Survey (RCS) report
3. Based on information provided in the U.S. 2000 Actuarial Male and Female Tables

Ease of doing business

To make it as easy as possible to do business with us, we're able to process applications through all the industry standard platforms. We work to stay on the cutting edge of emerging technologies, too.

Technologies we support

- Product illustrations
- Annuity e-App
- Affirm, ANW, AN4
- Netting of commissions
- DTCC files
- COM, POV
- Pershing Subscribe
- DTCC - FAR



Find your **true North**

Thank you!

Questions? Contact us
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