

Privacy Notice



Last Updated 2/1/2023

FACTS

WHAT DOES SAMMONS® FINANCIAL GROUP (“SFG MEMBER COMPANIES”) DO WITH YOUR PERSONAL INFORMATION?

Why?

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income, employment information and medical information
- Transaction history and checking account information

How?

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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do SFG Member Companies share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For non-affiliates to market to you	No	We don’t share

Questions?

Please call us at 1-800-720-3955 or email privacyquestions@sfgmembers.com

Sammons Financial® and Sammons® Financial Group (SFG) are marketing names for Sammons Financial Group, Inc.’s member companies, including Midland National® Life Insurance Company, North American Company for Life and Health Insurance®, Sammons Institutional Group®, Inc. and Beacon Capital ManagementSM. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of the underwriting company.

Who we are	
Who is providing this notice?	This privacy notice is provided by Sammons [®] Financial Group (“SFG Member Companies”)
What we do	
How do SFG Member Companies protect my personal information?	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.
How does SFG Member Companies collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for insurance ■ Pay insurance premiums ■ File an insurance claim ■ Give us your contact information ■ Provide employment information ■ Complete a new account application ■ Provide your financial information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes—information about your credit worthiness ■ Affiliates from using your information to market to you ■ Sharing for non-affiliates to market to you <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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies, such as:</p> <ul style="list-style-type: none"> ■ <i>Midland National[®] Life Insurance Company</i> ■ <i>North American Company for Life and Health Insurance[®]</i> ■ <i>Sammons Institutional Group[®], Inc.</i> ■ <i>Beacon Capital ManagementSM</i> ■ <i>Sammons Retirement Solutions[®], Inc.</i> ■ <i>MNL Reinsurance Company</i> ■ <i>Solberg Reinsurance Company</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>SFG Member Companies do not share with non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <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>
Other important information	
<p>SFG Member Companies will comply with more restrictive state laws to the extent that they apply. Securities distributed by Sammons Financial Network[®] LLC., member FINRA. Insurance products are issued by Midland National[®] Life Insurance Company (West Des Moines, IA). Sammons Institutional Group[®], Inc. provides administrative services. Sammons Financial Network[®] LLC., Midland National[®] Life Insurance Company and Sammons Institutional Group[®], Inc., are wholly owned subsidiaries of Sammons[®] Financial Group, Inc. Sammons Retirement Solutions[®] is a division of Sammons Institutional Group[®], Inc. NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.</p>	

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