

## About Sammons Financial Group

Sammons Financial Group is a financial services holding company made up of several member companies that offer a variety of financial and retirement products through multiple distribution channels. Our member companies include Midland National Life Insurance Company, North American Company for Life and Health Insurance, Sammons Financial Network, LLC and Sammons Retirement Solutions, Inc.

### Organized into four business units

#### Life Insurance

**KEY PRODUCTS:** Universal Life, Indexed Universal Life, Variable Universal Life, Term Life, and Whole Life  
**DISTRIBUTION:** Personal Producing General Agents, Independent Managing General Agents (including their independent downline agents), Unaffiliated Broker-Dealers

#### Annuities

**KEY PRODUCTS:** Fixed, Immediate, Variable and Fixed Index Annuities  
**DISTRIBUTION:** Personal Producing General Agents, Independent Managing General Agents (including their independent downline agents), Unaffiliated Broker-Dealers, Banks, and Third Party Marketers

#### Corporate Markets

**KEY PRODUCTS:** Bank-Owned Life Insurance, Credit Union-Owned Life Insurance, and Insurance Carrier-Owned Life Insurance  
**DISTRIBUTION:** Benefit Consultants /Brokers and Third Party Marketers

#### Retirement Solutions

**KEY PRODUCTS:** Individual Retirement Accounts investing in Mutual Funds, Variable, Fixed, and Fixed Index Annuities  
**DISTRIBUTION:** Unaffiliated Broker-Dealers

## Ratings

#### Midland National and North American Financial Strength Ratings:

Rating	Source	Outlook
A+	S&P	Stable
A+	Fitch	Stable
A+	AM Best	Stable

#### Sammons Financial Group Issuer Credit Rating:

Rating	Source	Outlook
BBB+	S&P	Stable
BBB+	Fitch	Stable
BBB+	AM Best	Stable