



STRENGTH, VALUE AND PERFORMANCE

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE® – ANNUITY SERVICE CENTER

Help secure your clients' financial future with value-added products from North American. As one of the leading insurance companies in the industry, North American has enjoyed steady growth, stability of leadership and industry success over the course of its history.

A.M. BEST^{1,2}

A+ (SUPERIOR)

- Second highest rating out of 15 for financial strength, operating performance and ability to meet obligations to contract holders.
- Ratings range: A++ to F (Superior to In Liquidation)

"North American has developed and sustained profitable annuity business despite the challenging interest rate environment"

STANDARD & POOR'S CORPORATION (S&P)^{2,3}

A+ (STRONG)

- Fifth highest rating out of 22 on the basis of capitalization, earnings and asset risk
- Ratings range: AAA to NR (Extremely Strong to Not Rated)

"Operating and net income showed strong double-digit increases...capitalization is expected to remain extremely strong"

SEE REVERSE SIDE FOR RATING GRID AND DETAILS.





WHAT THE RATINGS MEAN

| A.M. BEST ^{1,2} | STANDARD & POOR'S ^{2,3} |
|--|---|
| A++ (Superior) A+ (Superior)* | AAA (Extremely Strong) |
| A (Excellent) A- (Excellent) | AA+ (Very Strong) AA (Very Strong) AA- (Very Strong) |
| B++ (Very Good) B+ (Very Good) B (Fair) B- (Fair) | A+ (Strong)* A (Strong) A- (Strong) |
| C++ (Marginal) C+ (Marginal) | BBB+ (Good) BBB (Good) BBB- (Good) |
| C (Weak) C- (Weak) | BB+ (Marginal) BB (Marginal) BB- (Marginal) |
| D (Poor) | B+ (Weak) B (Weak) B- (Weak) |
| E (Under Regulatory Supervision) F (In Liquidation) | CCC+ (Very Weak) CCC (Very Weak) CCC- (Very Weak) CC (Extremely Weak) R (Regulatory Action) NR (Not Rated) |

*North American's current ratings are denoted in bold.

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 contract holders. A.M. Best rating affirmed on May 24, 2012. For the latest rating, access www.ambest.com.
2. Awarded to North American as part of Sammons Financial Group, which consists of Midland National Life Insurance Company and North American Company for Life and Health Insurance®.
3. Standard & Poors' awarded its "A+" rating for insurer financial strength on February 26, 2009 and affirmed on April 23, 2012.

Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations.

CALL NORTH AMERICAN TODAY AT 866-322-7066.

