



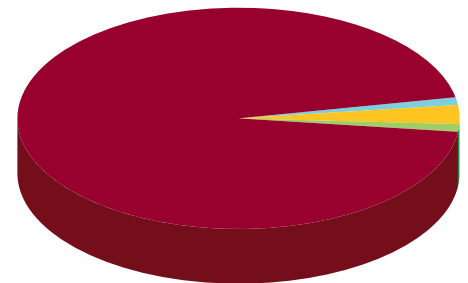
# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE

## COMPANY PROFILE

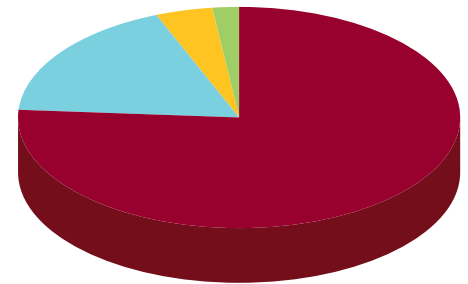
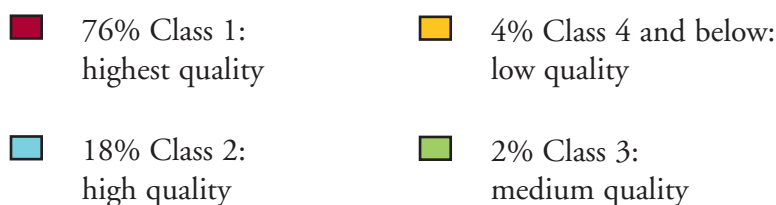
\$388 million in capital, surplus and investment reserves protect contractholders and makes North American Company strong.

Our capital ratio - the ratio of our total capital and surplus (including investment reserves) to our adjusted liabilities is 9 percent.

### Investments (\$6.5 billion) by type



### Bonds (\$6.2 billion) by NAIC quality rating



## ETHICAL CONDUCT

North American Company is a member of the Insurance Marketplace Standards Association (IMSA).

IMSA is a voluntary membership organization of life and annuity insurers. Its members pledge honesty, fairness and integrity in all customer contacts. IMSA was created to promote high standards of ethical conduct in an insurance company's advertising, sales and service. North American Company's IMSA membership demonstrates our commitment to these high ethical standards.

To become an IMSA member, insurance companies have to undergo IMSA's two-step assessment process:

- An internal assessment examining daily activities in sales and marketing, agent licensing, underwriting, new business, customer service, complaint-handling and claims, and
- An external assessment by an independent examiner to ensure that the company meets the criteria set out in the ethical market conduct program.

For the millions of Americans who buy insurance, the IMSA designation is an assurance that North American Company holds our agents and employees to IMSA's rigorous high standards.



# NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE

## ABOUT NORTH AMERICAN COMPANY'S PARENT COMPANY

North American Company's parent company, Sammons Enterprises, Inc., is one of the world's most respected private holding companies. In addition to owning multiple diverse operating entities, Sammons also actively manages a diversified portfolio of private equity and fund investments. Our people are focused on creating long-term, enduring financial value while living our values-based culture. Core value such as ethics and integrity, open and honest communication, and respect for the individual provide the foundation for our daily behavior and the business results we achieve.

The strength of Sammons and the driver behind its solid financial results are the 4,500 people spanning the globe who are part of the Sammons family of companies. Sammons prides itself on employing the highest quality of personnel, placing emphasis on strong work ethics, high moral values and employee benefits.

## PORTRAIT OF FINANCIAL STABILITY

A.M. Best	A+ (Superior) <sup>1,2</sup>	2nd highest out of 15 categories	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.
Standard & Poor's Corporation	AA- (Very Strong) <sup>2</sup>	4th highest out of 22 categories	Standard & Poor's Corporation is an independent third-party rating firm that rates on the basis of financial strength.
Fitch Ratings	AA- (Very Strong)	4th highest out of 24 categories	Fitch is a leading global rating agency committed to providing the world's credit markets with independent, timely and prospective credit opinions.

<sup>1</sup> A.M. Best rating assigned on January 4, 2008 For the latest rating, access [www.ambest.com](http://www.ambest.com).

<sup>2</sup> 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.

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

