

# Agent Public Website User Instructions

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The Corporate Markets Group (CMG) websites consist of the following sub-sites:

- Corporate Markets Group Public
- Midland National Bank Owned Life
- Midland National Credit Union Owned Life
- North American Hospital Owned Life
- North American Credit Union Owned Life

## Public Web site

This Web site is available to the public and does not require a login.

<https://www.sfgcorpmarkets.com/cmc/welcome/welcome>

The screenshot shows the top portion of the website. At the top right, there is a navigation bar with links for "Contact Us", "Login", and "Search". Below this is a header section containing the logos for "SAMMONS CORPORATE MARKETS GROUP", "MIDLAND NATIONAL A Sammons Financial Company", and "NORTH AMERICAN A Sammons Financial Company". A secondary navigation bar includes "Home", "About Us", and "Company Financials". The main content area is titled "Corporate Markets Group" and contains several paragraphs of text describing the company's services and history. At the bottom of the page, there is a dark blue footer with three columns of links: "Info" (Contact Us, Home Office Closings, Leadership), "Other" (Terms of Use, Privacy, Accessibility Statement, Careers), and "External Links" (Midland National, North American, Sammons Financial Group, Sammons Institutional Group, Beacon Capital Management, Midland National Pension). Social media icons for Twitter, LinkedIn, Facebook, and YouTube are also present.

## Header Bar:

The header bar contains the following links:

- Contact Us
- Login
- Search

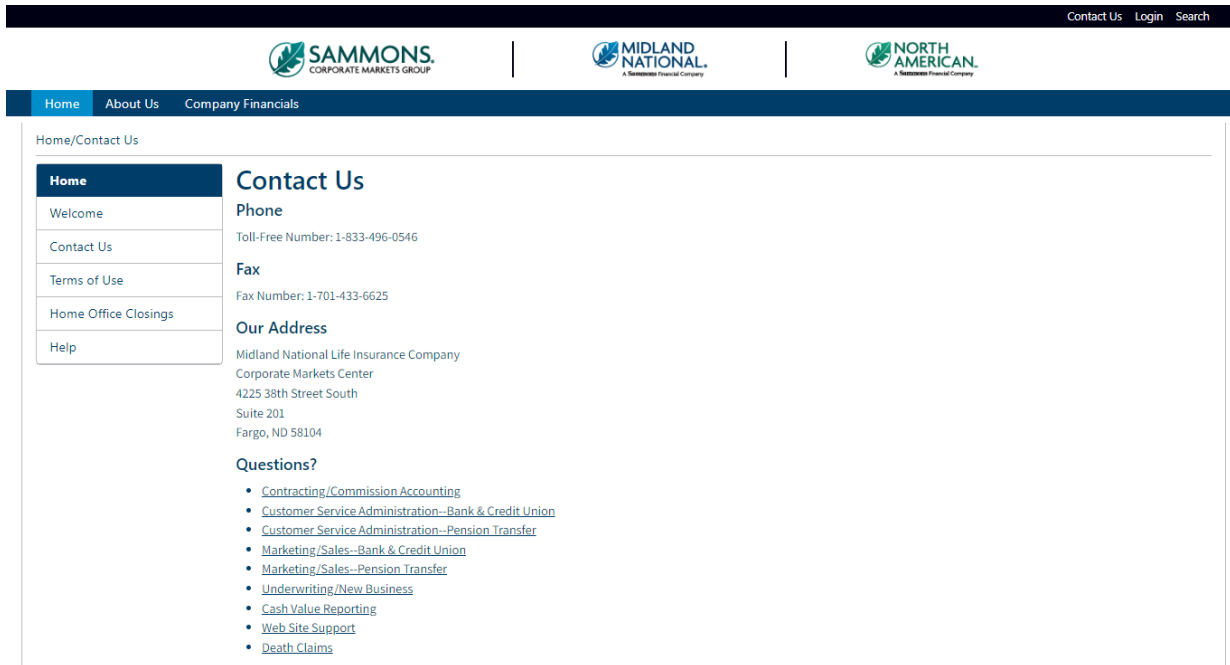
The screenshot shows the footer of the website, which is a dark blue bar. It contains the same three logos as the header: "SAMMONS CORPORATE MARKETS GROUP", "MIDLAND NATIONAL A Sammons Financial Company", and "NORTH AMERICAN A Sammons Financial Company". At the top right of the footer, there are links for "Contact Us", "Login", and "Search".

# Contact Us

1. Click on the 'Contact Us' link

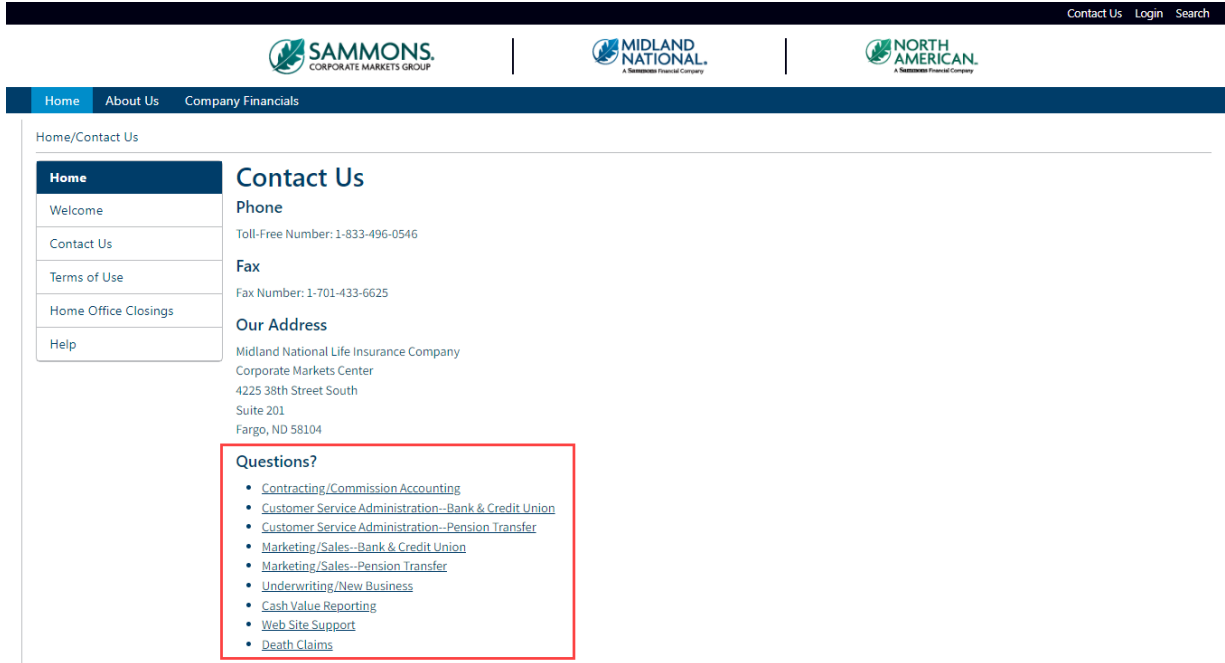


2. The following screen appears



This page provides our phone number, fax number, and address as well as email capability.

- Under the 'Questions' section, click on the appropriate link to contact us via email. See [Appendix A](#) for examples of the email screens



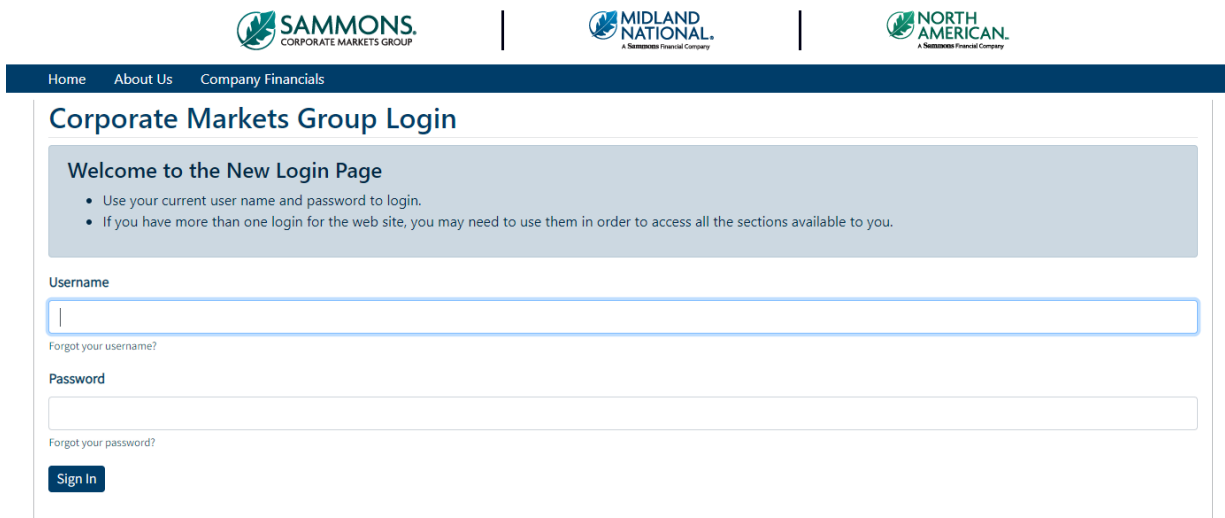
## Login

**NOTE:** If you have not registered as a user with us, you will not be able to login and view the sub-sites.

- Click on the 'Login' link



- The following screen appears



3. Type in your username and password and click on the 'Sign In' button

The screenshot shows the top navigation bar with logos for SAMMONS. CORPORATE MARKETS GROUP, MIDLAND NATIONAL. A Sammons Financial Company, and NORTH AMERICAN. A Sammons Financial Company. Below the navigation bar is a dark blue header with the text "Home About Us Company Financials". The main content area is titled "Corporate Markets Group Login" and contains a "Welcome to the New Login Page" section with two bullet points: "Use your current user name and password to login." and "If you have more than one login for the web site, you may need to use them in order to access all the sections available to you." Below this is a "Username" field containing "testuser@testemail.com" and a "Forgot your username?" link. Below that is a "Password" field with masked characters and a "Forgot your password?" link. At the bottom is a "Sign In" button. Red boxes highlight the "testuser@testemail.com" text, the "Forgot your username?" link, the masked password, and the "Sign In" button.

Usernames are assigned to you by our office. You will have a username for each company's information (e.g. Midland and North American). Upon creation of the username by our office, you are sent a welcome packet via email to initially register on the website. This packet contains your username for each company along with a temporary password that is available for 48 hours. After 48 hours, the temporary password will expire and you will need to contact us to reset your password.

a. If you have forgotten your username, click on the 'Forgot your username?' link

This screenshot is identical to the one above, showing the "Corporate Markets Group Login" page. In this version, the "Forgot your username?" link is highlighted with a red box, while the other elements (username field, password field, and Sign In button) are not highlighted.

b. The following screen will appear

The screenshot shows the 'Forgot Username' page. At the top, there are logos for SAMMONS CORPORATE MARKETS GROUP, MIDLAND NATIONAL A Sammons Financial Company, and NORTH AMERICAN A Sammons Financial Company. Below the logos is a navigation bar with 'Home', 'About Us', and 'Company Financials'. The main heading is 'Forgot Username'. A light blue box contains the instruction: 'Enter the following information below to lookup your current Corporate Markets username and have it sent to you by e-mail. The e-mail address and agent number entered must be currently associated with your account.' There are three input fields: 'E-Mail Address', 'Agent Number', and 'Text Verification'. Below the 'Text Verification' field is a CAPTCHA image showing the text 'bfcxf' with a red line through it. A blue 'Submit' button is located below the CAPTCHA. A 'Questions?' section follows, with contact information for web site assistance and other questions.

c. Type in the following information and click on the 'Submit' button

- Email Address
- Agent Number
- Text Verification

This screenshot shows the same 'Forgot Username' page as above, but with the form fields filled in. The 'E-Mail Address' field contains 'loriannfritel@gmail.com', the 'Agent Number' field contains '45120', and the 'Text Verification' field contains 'bfcxf'. The CAPTCHA image is the same. The blue 'Submit' button is now highlighted with a red border. The 'Questions?' section and contact information remain the same.

d. An email will be sent to the email address that is associated with your account

- e. If you have forgotten your password, click on the 'Forgot your password?' link

Home About Us Company Financials

## Corporate Markets Group Login

Welcome to the New Login Page

- Use your current user name and password to login.
- If you have more than one login for the web site, you may need to use them in order to access all the sections available to you.

Username

Forgot your username?

Password

Forgot your password?

Sign In

- f. The following screen appears

Home About Us Company Financials

## Forgot Password

Enter the following information below to lookup your current Corporate Markets username and have it sent to you by e-mail. The e-mail address and agent number entered must be currently associated with your account.

Username

E-Mail Address

Text Verification

dp63y

Submit

### Questions?

For Web site assistance contact [cmcweb@sfgmembers.com](mailto:cmcweb@sfgmembers.com) or call 800-283-5433 ext. 36472 between 7:00 AM and 4:00 PM CST.

For other questions about contracting, licensing or commissions, contact Sherry Olson at 701-433-6223 or via email at [solson@sfgmembers.com](mailto:solson@sfgmembers.com).

g. Type in the following information and click on the 'Submit' button

- Username
- Email Address
- Text Verification

Home About Us Company Financials

## Forgot Password

Enter the following information below to lookup your current Corporate Markets username and have it sent to you by e-mail. The e-mail address and agent number entered must be currently associated with your account.

**Username**

**E-Mail Address**

**Text Verification**

### Questions?

For Web site assistance contact [cmweb@sfgmembers.com](mailto:cmweb@sfgmembers.com) or call 800-283-5433 ext. 36472 between 7:00 AM and 4:00 PM CST.  
For other questions about contracting, licensing or commissions, contact Sherry Olson at 701-433-6223 or via email at [solson@sfgmembers.com](mailto:solson@sfgmembers.com).

h. An email will be sent to the email address that is associated with your account

4. After logging in, the following screen appears

Home About Us Company Financials

## Available Web Sites

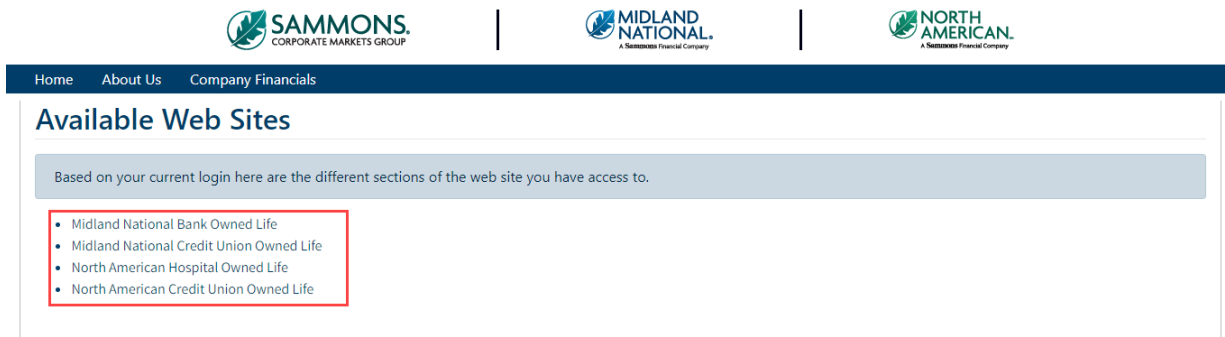
Based on your current login here are the different sections of the web site you have access to.

- Midland National Bank Owned Life
- Midland National Credit Union Owned Life
- North American Hospital Owned Life
- North American Credit Union Owned Life



5. Click on the appropriate website link to view the various sub-sites

**NOTE:** The sub-site links available to you will depend on the access given to you by our home office



## Search

1. Click on the 'Search' link



2. The following screen appears



3. Type in the text you would like to search on and click on the 'Search' button



#### 4. The following information will be displayed

Home About Us Company Financials

### Search

**Microsoft Word - Letter Policy Materials\_Agent Copy**   
RE: Agent Copy of Policy Materials Each time new policies are issued we send your office a copy of the agent policy materials which include the following: ?  
/cmc/welcome/Archive/Letter Policy Materials\_Agent Copy.pdf - 201.1 KB - 01/14/2018

**Microsoft Word - 2016 MNL New Agent Advertising Guidelines Posted.docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM16702 (MNL) TO: Midland Corporate Markets Producers DATE: December 13, 2016 RE:  
/cmc/welcome/Archive/2016 MNL New Agent Advertising Guidelines Posted.pdf - 85.3 KB - 12/12/2016

**Microsoft Word - 2015 MNL New Agent Advertising Guidelines Posted.docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM15702 (MNL) TO: Midland Corporate Markets Producers DATE: July 7, 2015 RE:  
/cmc/welcome/Archive/2015 MNL New Agent Advertising Guidelines Posted.pdf - 84.5 KB - 07/06/2015

**Microsoft Word - 2015 NA New Agent Advertising Guidelines Posted.docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM15702 (NA) TO: North American Corporate Markets Producers DATE: July 7, 2015 RE:  
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/cmc/welcome/Archive/2016 NA New Agent Advertising Guidelines Posted.pdf - 85.5 KB - 12/12/2016

**Microsoft Word - California Bulletin CM16-01\_ALL\_.docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM16701(ALL) Important Notice Regarding California Assembly Bill AB1515 and Advertisements TO: All California Agents  
/cmc/welcome/Archive/California Bulletin CM16-01\_ALL\_.pdf - 38.6 KB - 03/28/2016

**Microsoft Word - CM18-01(all).docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM18701(all) TO: Corporate Markets Producers Licensed in California RE:  
/cmc/welcome/Archive/CM18-01(all).pdf - 63.1 KB - 01/04/2018

**Microsoft Word - 2018 MNL New Agent Advertising Guidelines Posted.docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM19701 (MNL) TO: Midland National Corporate Markets Producers DATE: August 22, 2019 RE:  
/cmc/welcome/Archive/2019 MNL New Agent Advertising Guidelines Posted.pdf - 77.2 KB - 08/19/2019

**2020 MNL New Agent Advertising Guidelines Posted**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM20-01 (MNL) TO: Midland National Corporate Markets Producers DATE: April 13, 2020 RE: Advertising guidelines update  
/cmc/welcome/Archive/2020 MNL New Agent Advertising Guidelines Posted.pdf - 95.5 KB - 04/13/2020

#### 5. Click on the appropriate information to view further information

Home About Us Company Financials

### Search

**Microsoft Word - Letter Policy Materials\_Agent Copy**   
RE: Agent Copy of Policy Materials Each time new policies are issued we send your office a copy of the agent policy materials which include the following: ?  
/cmc/welcome/Archive/Letter Policy Materials\_Agent Copy.pdf - 201.1 KB - 01/14/2018

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FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM16702 (MNL) TO: Midland Corporate Markets Producers DATE: December 13, 2016 RE:  
/cmc/welcome/Archive/2016 MNL New Agent Advertising Guidelines Posted.pdf - 85.3 KB - 12/12/2016

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/cmc/welcome/Archive/California Bulletin CM16-01\_ALL\_.pdf - 38.6 KB - 03/28/2016

**Microsoft Word - CM18-01(all).docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM18701(all) TO: Corporate Markets Producers Licensed in California RE:  
/cmc/welcome/Archive/CM18-01(all).pdf - 63.1 KB - 01/04/2018

**Microsoft Word - 2018 MNL New Agent Advertising Guidelines Posted.docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM19701 (MNL) TO: Midland National Corporate Markets Producers DATE: August 22, 2019 RE:  
/cmc/welcome/Archive/2019 MNL New Agent Advertising Guidelines Posted.pdf - 77.2 KB - 08/19/2019

**2020 MNL New Agent Advertising Guidelines Posted**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM20-01 (MNL) TO: Midland National Corporate Markets Producers DATE: April 13, 2020 RE: Advertising guidelines update  
/cmc/welcome/Archive/2020 MNL New Agent Advertising Guidelines Posted.pdf - 95.5 KB - 04/13/2020

## Top Navigation Bar:

The top navigation bar contains the following links:

- Home
- About Us
- Company Financials

## Home

The Home Page provides a high level overview of the Corporate Markets Group's history.

Contact Us Login Search

**SAMMONS.**  
CORPORATE MARKETS GROUP

**MIDLAND NATIONAL.**  
A Sammons Financial Company

**NORTH AMERICAN.**  
A Sammons Financial Company

Home About Us Company Financials

### Corporate Markets Group

Sammons Corporate Markets Group, as a member of Sammons Financial Group (SFG), serves corporate customers such as banks, credit unions, as well as other business sectors. We are based in Fargo, North Dakota, and are a separate business unit from the retail life insurance and annuity operations of Midland National<sup>SM</sup> Life Insurance Company and North American Company for Life and Health Insurance<sup>SM</sup>. We are devoted to understanding the needs of our customers and providing them with innovative, state-of-the-art products.

Companies purchase life insurance to fund benefit obligations, such as medical costs and retirement benefits. While traditional life insurance serves as protection for premature death, in Corporate Markets, life insurance is the most economical method to fund employee benefits. These benefits help companies:

- retain and reward key people
- provide supplemental retirement income
- allow employees to defer income until retirement
- provide security for an employees' survivors

In 1982, Sammons Corporate Markets Group, which was then known as Western States Life Insurance Company (and later became part of Sammons Financial Group), was the first company to provide Bank-Owned Life Insurance (BOLI) products. We have grown consistently in the BOLI market since that time, currently serving over 1,500 commercial bank customers.

In 2009, Sammons Corporate Markets Group began serving credit unions and small businesses with funding solutions. While credit unions are still in the financial services sector, we quickly realized that they were different than banks. In 2010, we modified our offerings for credit unions, providing them with their own product line tailored to their needs. Today, we are currently serving over 700 credit union customers.

Most recently, Sammons Corporate Markets Group has entered the Pension Risk Transfer (PRT) market...

**At Sammons Corporate Markets Group, creating value through innovation and service is the key to our success!**

**Info**  
Contact Us  
Home Office Closings  
Leadership

**Other**  
Terms of Use  
Privacy  
Accessibility Statement  
Careers

**External Links**  
Midland National  
North American  
Sammons Financial Group  
Sammons Institutional Group  
Beacon Capital Management  
Midland National Pension

# About Us

About Us provides information on our financial strength and our ratings, as well as provides links to the websites to our various business units. Click on the appropriate icon to access these websites:

- A. Midland National
- B. North American
- C. Sammons Institutional Group
- D. Beacon Capital Management

Contact Us Login Search

SAMMONS. CORPORATE MARKETS GROUP | MIDLAND NATIONAL. A Sammons Financial Company | NORTH AMERICAN. A Sammons Financial Company

Home **About Us** Company Financials

About Us

**About Us**  
Financial Strength  
Ratings

**About Us**

We are part of Sammons Financial Group (SFG), whose member companies offer a diverse portfolio of products, including life insurance, annuities, and retirement solutions. Sammons Financial Group includes North American Company for Life and Health Insurance®, Midland National® Life Insurance Company, Sammons Institutional Group®, and Beacon Capital Management.

To learn more, click on the icons below:

A. → MIDLAND NATIONAL. A Sammons Financial Company

NORTH AMERICAN. ← B. A Sammons Financial Company

C. → SAMMONS INSTITUTIONAL GROUP®

BEACON CAPITAL MANAGEMENT™ ← D. A Sammons Financial Company

**Info**  
Contact Us  
Home Office Closings  
Leadership

**Other**  
Terms of Use  
Privacy  
Accessibility Statement  
Careers

**External Links**  
Midland National  
North American  
Sammons Financial Group  
Sammons Institutional Group  
Beacon Capital Management  
Midland National Pension

© 2022 Copyright, Sammons® Financial Group, Inc. All rights reserved. Sammons Financial<sup>SM</sup> and Sammons® Financial Group are marketing names for Sammons Financial Group, Inc.'s member companies, including Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. Annuities and life insurance are issued by and product guarantees are solely the responsibility of the underwriting company.

# Financial Strength

1. Click on the 'Financial Strength' link on the left navigation bar




The screenshot shows the top navigation bar with 'Contact Us', 'Login', and 'Search' links. Below it are logos for SAMMONS CORPORATE MARKETS GROUP, MIDLAND NATIONAL A Sammons Financial Company, and NORTH AMERICAN A Sammons Financial Company. A secondary navigation bar contains 'Home', 'About Us', and 'Company Financials'. The main content area is titled 'About Us' and features a left-hand navigation menu with 'About Us', 'Financial Strength' (highlighted with a red box), and 'Ratings'. The main text describes the company as part of Sammons Financial Group (SFG) and lists its member companies: Midland National, North American, and Beacon Capital Management. It also includes logos for these three companies.

2. The following screen appears

The screenshot shows the 'Financial Strength' page. The top navigation bar is identical to the previous screenshot. The secondary navigation bar now includes 'Home', 'About Us', and 'Company Financials'. The main content area is titled 'About Us/Financial Strength' and features a left-hand navigation menu with 'About Us', 'Financial Strength', and 'Ratings'. The main text is titled 'Financial Strength' and includes the sub-heading 'A Proud History of Strength and Success'. It describes the company's long-term focus and commitment to customers. Below the text, it says 'View our Financial Strength flyers:' and provides two links: 'Midland National Financial Strength Financial Strength 2022' and 'North American Financial Strength Financial Strength 2022'. A section titled 'Sammons Financial Group by the Numbers\*' lists three key statistics: more than 1,737,913 life insurance and annuity policies held, more than \$115.6 billion in total assets, and \$360.4 billion in life insurance in force. A footnote at the bottom states: '\*As of December 31, 2022. Source: Statutory Annual Statements of the Sammons Financial Group Member Companies as filed with the NAIC.'

3. Click on the appropriate 'Financial Strength' link to open a PDF document (Form 339MM or 339NM)

Contact Us Login Search

 |  | 

Home About Us Company Financials

About Us/Financial Strength

**About Us**  
Financial Strength  
Ratings

## Financial Strength

**A Proud History of Strength and Success**

As a privately held company, Sammons Financial Group is not driven by short-term earnings pressures. We plan for the long term, which has resulted in a consistently strong performance throughout the years - even during tough economic times. We honor our commitments to our customers with a disciplined and conservative investment strategy. We closely monitor our investments, maintain a balanced and diversified portfolio, and a strong capital position. Our bottom line is the bottom line when it comes to honoring the financial commitments we make to our customers.

View our Financial Strength flyers:

Midland National Financial Strength	North American Financial Strength
<a href="#">Financial Strength 2022</a>	<a href="#">Financial Strength 2022</a>

**Sammons Financial Group by the Numbers\***

- More than 1,737,913 Life insurance and annuity policies held
- More than \$115.6 billion in total assets
- \$360.4 billion life insurance in force
- \$1.3 billion life insurance claims paid

\*As of December 31, 2022. Source: Statutory Annual Statements of the Sammons Financial Group Member Companies as filed with the NAIC.

 sfgcorpmark... / 339MM

**Life**



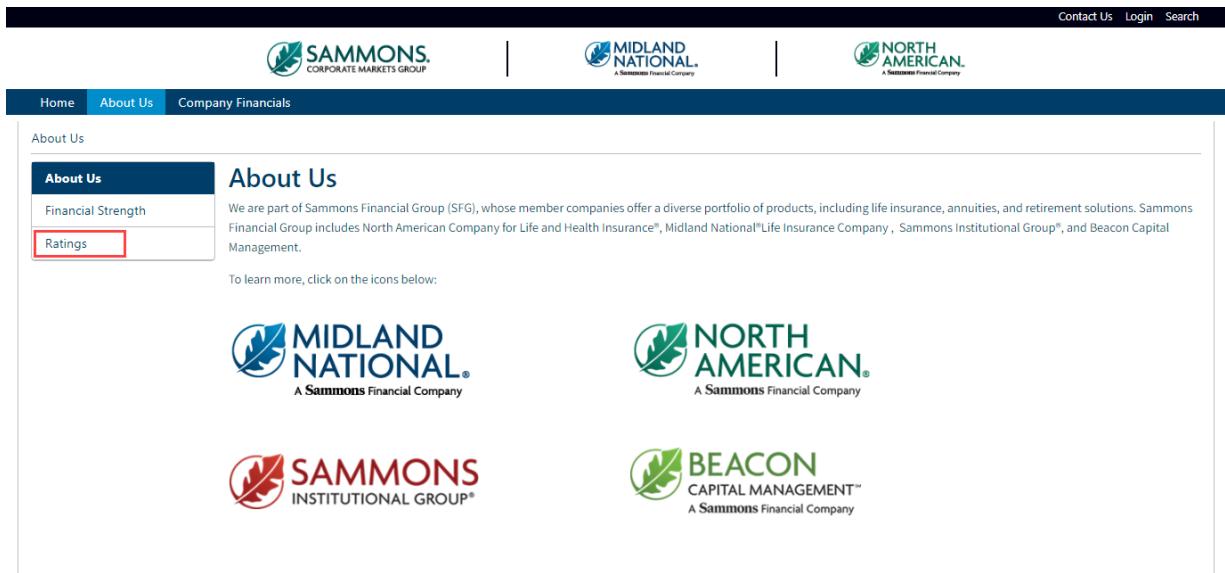
# You can have confidence in Midland National.

Over 115 years of strength and stability

Insurance products issued by Midland National® Life Insurance Company

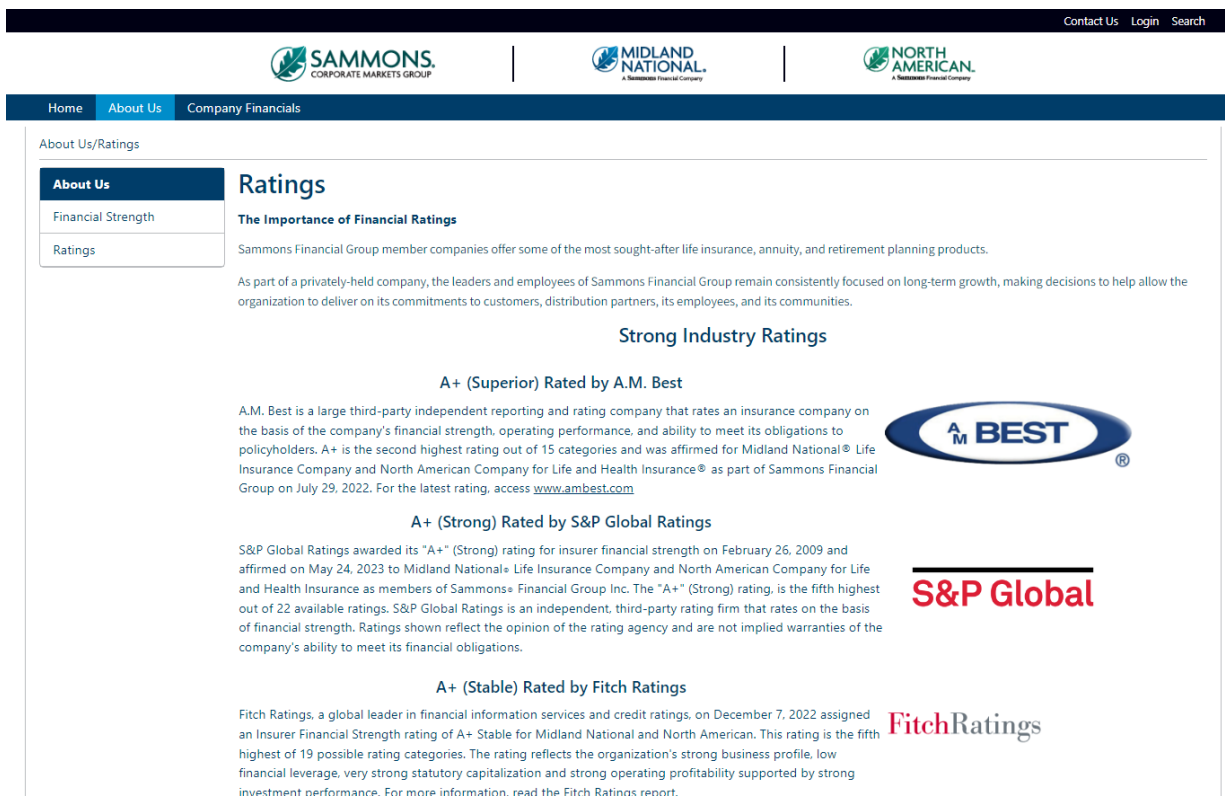
## Ratings

1. Click on the 'Ratings' link on the left navigation bar



The screenshot shows the top navigation bar with 'Contact Us', 'Login', and 'Search' links. Below it are logos for SAMMONS CORPORATE MARKETS GROUP, MIDLAND NATIONAL A Sammons Financial Company, and NORTH AMERICAN A Sammons Financial Company. The main navigation bar includes 'Home', 'About Us', and 'Company Financials'. The 'About Us' section is active, and the left navigation bar has 'About Us', 'Financial Strength', and 'Ratings' (highlighted with a red box). The main content area is titled 'About Us' and contains a paragraph about Sammons Financial Group (SFG) and a list of logos for MIDLAND NATIONAL, NORTH AMERICAN, SAMMONS INSTITUTIONAL GROUP, and BEACON CAPITAL MANAGEMENT.

2. The following screen appears



The screenshot shows the top navigation bar with 'Contact Us', 'Login', and 'Search' links. Below it are logos for SAMMONS CORPORATE MARKETS GROUP, MIDLAND NATIONAL A Sammons Financial Company, and NORTH AMERICAN A Sammons Financial Company. The main navigation bar includes 'Home', 'About Us', and 'Company Financials'. The 'About Us/Ratings' section is active, and the left navigation bar has 'About Us', 'Financial Strength', and 'Ratings'. The main content area is titled 'Ratings' and contains a section titled 'The Importance of Financial Ratings' with a paragraph about Sammons Financial Group member companies. Below this is a section titled 'Strong Industry Ratings' with three sub-sections: 'A+ (Superior) Rated by A.M. Best', 'A+ (Strong) Rated by S&P Global Ratings', and 'A+ (Stable) Rated by Fitch Ratings'. Each sub-section includes a paragraph of text and a logo for the respective rating agency.

3. Click on the appropriate ratings agency icon to view rating information

- A. A.M. Best
- B. S&P Global Ratings
- C. Fitch Ratings

Contact Us Login Search

SAMMONS. CORPORATE MARKETS GROUP | MIDLAND NATIONAL. A Sammons Financial Company | NORTH AMERICAN. A Sammons Financial Company

Home About Us Company Financials

About Us/Ratings

About Us  
Financial Strength  
Ratings

## Ratings

### The Importance of Financial Ratings


Sammons Financial Group member companies offer some of the most sought-after life insurance, annuity, and retirement planning products.

As part of a privately-held company, the leaders and employees of Sammons Financial Group remain consistently focused on long-term growth, making decisions to help allow the organization to deliver on its commitments to customers, distribution partners, its employees, and its communities.

### Strong Industry Ratings

#### A+ (Superior) Rated by A.M. Best


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 policyholders. A+ is the second highest rating out of 15 categories and was affirmed for Midland National® Life Insurance Company and North American Company for Life and Health Insurance® as part of Sammons Financial Group on July 29, 2022. For the latest rating, access [www.ambest.com](http://www.ambest.com)



A.

#### A+ (Strong) Rated by S&P Global Ratings


S&P Global Ratings awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on May 24, 2023 to Midland National® Life Insurance Company and North American Company for Life and Health Insurance as members of Sammons® Financial Group Inc. The "A+" (Strong) rating, is the fifth highest out of 22 available ratings. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Ratings shown reflect the opinion of the rating agency and are not implied warranties of the company's ability to meet its financial obligations.



B.

#### A+ (Stable) Rated by Fitch Ratings

Fitch Ratings, a global leader in financial information services and credit ratings, on December 7, 2022 assigned an Insurer Financial Strength rating of A+ Stable for Midland National and 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. For more information, read the [Fitch Ratings report](#).



C.

## Company Financials

Agents and their associates can find financial information for the company such as quarterly reports, annual reports, and financial strength flyers. These reports are available in PDF format and can be downloaded and saved.

Contact Us Login Search

SAMMONS. CORPORATE MARKETS GROUP | MIDLAND NATIONAL. A Sammons Financial Company | NORTH AMERICAN. A Sammons Financial Company

Home About Us Company Financials

Company Financials

Company Financials  
Company Reports

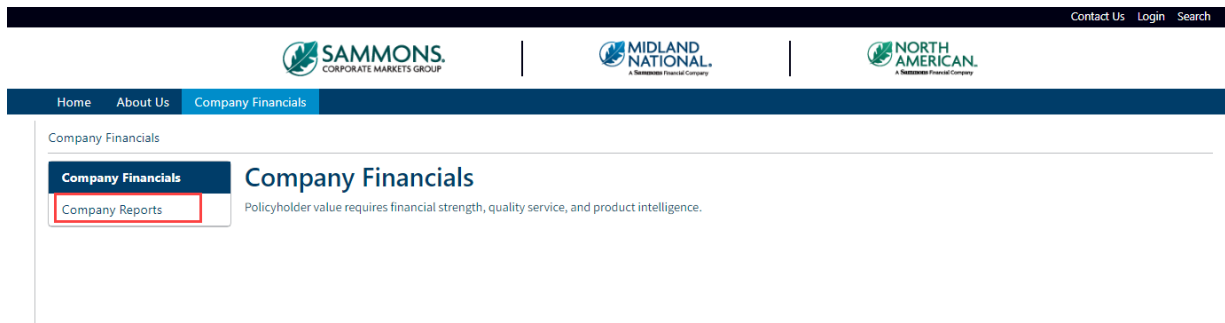
## Company Financials

Policyholder value requires financial strength, quality service, and product intelligence.



## Company Reports

1. Click on the 'Company Reports' link on the left navigation bar



Company Financials

Home About Us **Company Financials**

Company Financials

Company Reports

### Company Financials

Policyholder value requires financial strength, quality service, and product intelligence.

2. The following screen appears



Company Financials / Company Reports

Home About Us New Business Products Forms Agency Policy Info Market Conduct **Company Financials**

Company Financials

Company Reports

### Company Reports

NOTE: The links below will open PDF documents. Some documents may be quite large (5-10 MB)

Midland National Quarterly Reports	North American Quarterly Reports
<a href="#">First quarter 2023</a>	<a href="#">First quarter 2023</a>
<a href="#">Fourth quarter 2022</a>	<a href="#">Fourth quarter 2022</a>
<a href="#">Third quarter 2022</a>	<a href="#">Third quarter 2022</a>
<a href="#">Second quarter 2022</a>	<a href="#">Second quarter 2022</a>

Midland National Annual Statement	North American Annual Statement
<a href="#">Annual Statement 2022</a>	<a href="#">Annual Statement 2022</a>
<a href="#">Annual Statement 2021</a>	<a href="#">Annual Statement 2021</a>
<a href="#">Annual Statement 2020</a>	<a href="#">Annual Statement 2020</a>
<a href="#">Annual Statement 2019</a>	<a href="#">Annual Statement 2019</a>
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#### Midland National Separate Account Quarterly Reports

[First quarter 2023 GA Clone quarterly report](#)  
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[Second quarter 2022 Treas & Agency quarterly report](#)

#### Midland National Separate Account Annual Statement

3. Click on the appropriate link to open a PDF document

Company Financials / Company Reports

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<a href="#">Fourth quarter 2022</a>	<a href="#">Fourth quarter 2022</a>
<a href="#">Third quarter 2022</a>	<a href="#">Third quarter 2022</a>
<a href="#">Second quarter 2022</a>	<a href="#">Second quarter 2022</a>

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## Quarterly Report

For period ending March 31, 2023

### Midland National Life Insurance Company

Balance sheet - Statutory Basis  
(\$US - In Thousands)

	(Unaudited) 31-Mar 2023	(Audited) 31-Dec 2022	(Audited) 31-Dec 2021
<b>ADMITTED ASSETS</b>			
Bonds	\$ 55,969,423	\$ 56,710,124	\$ 52,703,583
Preferred Stocks	1,606,314	1,653,807	1,920,572
Common Stocks	509,021	573,917	871,534
Cash & Short-term	1,454,102	722,450	2,029,737
Mortgages	3,733,683	3,835,425	3,663,334
Contract Loans	463,139	459,745	416,799
Other invested assets	5,003,315	4,550,969	3,805,583
<b>TOTAL CASH AND INVESTED ASSETS</b>	<b>68,738,997</b>	<b>68,506,437</b>	<b>65,411,142</b>
Other admitted assets	3,202,638	3,136,511	2,396,845
From Separate Account Statements	6,369,276	6,170,040	6,530,759
<b>TOTAL ADMITTED ASSETS</b>	<b>\$ 78,310,911</b>	<b>\$ 77,812,988</b>	<b>\$ 74,338,746</b>

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## Home Office Closings

### 2023 Holiday Schedule

Holiday	Date Observed
New Year's Day	Monday, January 2
Martin Luther King, Jr. Day	Monday, January 16
President's Day	Monday, February 20
Good Friday	Friday, April 7
Memorial Day	Monday, May 29
Juneteenth	Monday, June 19
Fourth of July	Tuesday, July 4
Labor Day	Monday, September 4
Thanksgiving Day	Thursday, November 23
Winter Holiday	Monday, December 25

### 2024 Holiday Schedule

Holiday	Date Observed
New Year's Day	Monday, January 1
Martin Luther King, Jr. Day	Monday, January 15
President's Day	Monday, February 19
Good Friday	Friday, March 29
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Fourth of July	Thursday, July 4
Labor Day	Monday, September 2
Thanksgiving Day	Thursday, November 28
Winter Holiday	Wednesday, December 25

### 2025 Holiday Schedule

Holiday	Date Observed
New Year's Day	Wednesday, January 1
Martin Luther King, Jr. Day	Monday, January 20
President's Day	Monday, February 17
Good Friday	Friday, April 18

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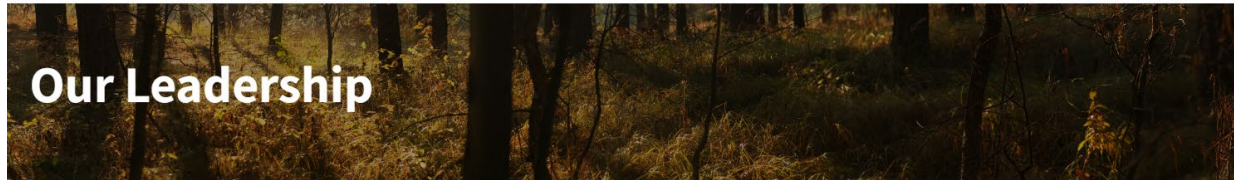
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### Terms of Use

Updated July 2022

For the purposes of this Terms of Use Agreement (this "Agreement"), "the Companies" refers to the companies, all wholly owned subsidiaries of Sammons Financial Group, listed below, jointly and individually, as well as to their subsidiaries, affiliates, predecessors, successors and assigns.

Midland National Life Insurance Company®  
North American Company for Life and Health Insurance®  
Sammons Institutional Group, Inc.®

This Agreement applies to your use of any of the Companies' online interfaces (e.g. websites, applications, or online services) (collectively the "Sites") including any content, functionality, and services offered on or through the Sites, regardless of how you access the Sites.

Your access and use of the Sites and features, transactions, and services provided by the Companies through the Sites (individually and collectively, the "Service") are subject to the terms and conditions in this Agreement. **Please read these terms and conditions carefully before using the Sites. These terms and conditions include provisions (i) requiring arbitration of certain disputes (from which you can opt out within 30 days); (ii) waiving the right to a jury trial; (iii) waiving the right to file a class action lawsuit; (iv) waiving the right to arbitrate a class action; and (v) limiting the Companies' liability.**

The information contained on the Sites is not an offer to sell or a solicitation to buy any insurance product. No insurance product is offered or will be sold in any jurisdiction in which such offer, solicitation, purchase or sale would be unlawful under the laws of such jurisdiction.

By using any aspect of the Service, including by a click-through, you expressly acknowledge that you have read this Agreement and agree to all of its terms and conditions. You represent and warrant that you have the legal capacity to enter a contract in the jurisdiction where you reside. You must agree to this Agreement in order to use the Service, and if you do not accept this Agreement then you may not use any aspect of the Service. This Agreement contains important language governing your use of the Service. It addresses, among other things, information about how we provide the Service, how we or you may terminate the Service, the requirements imposed on you when managing your account, and how we handle disputes (which are handled by binding arbitration in most cases).

Please Read This Carefully and in Full as it is a Binding Contract

**Agreement Updates.** The Companies may update this Agreement at any time, and will post the updated version of this Agreement on the Sites. You understand and agree that you will be deemed to have accepted the updated Agreement if you use any aspect of the Service after the updated Agreement is posted. If at any point you do not agree to any then-current portion of this Agreement, you must immediately stop using the Service. If the Companies make any material change to this Agreement, we will make reasonable efforts to notify you of the change, such as by sending an email to any email address you used to register for an account, through a pop-up window on the Sites, or other similar mechanism. Disputes arising under this Agreement will be resolved in accordance with the version of the Agreement in place at the time the dispute arose.

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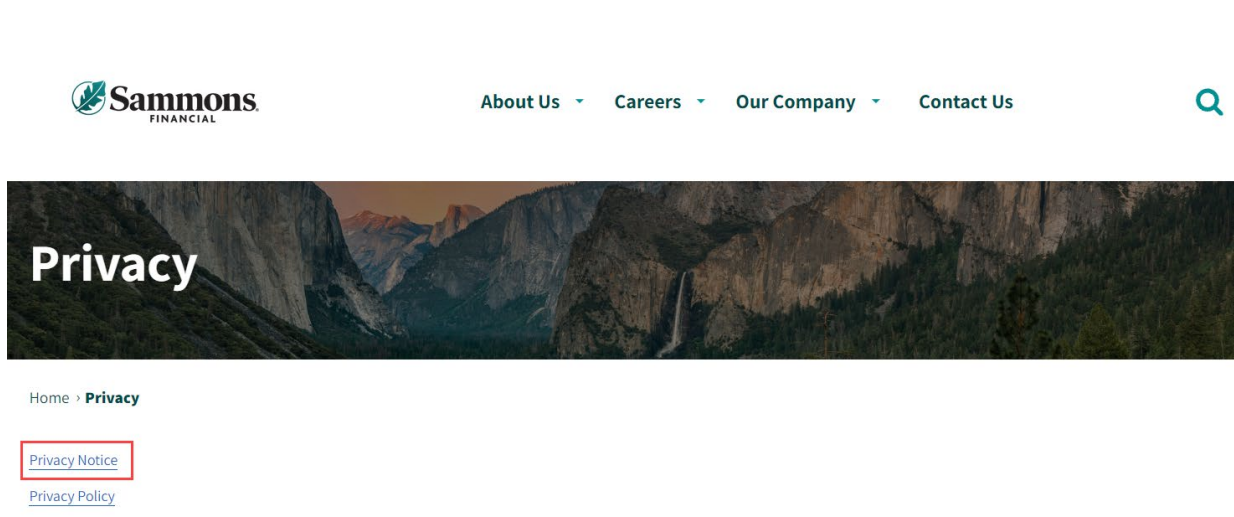
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# Privacy Notice

Last Updated 4/3/2023

<b>FACTS</b>	<b>WHAT DOES SAMMONS® FINANCIAL GROUP (“SFG MEMBER COMPANIES”) DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>■ Social Security number</li><li>■ Income, employment information and medical information</li><li>■ Transaction history and checking account information</li></ul>
<b>How?</b>	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.

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## Accessibility statement

At Midland National, we are committed to web accessibility. It is our intention to ensure that everyone, including persons with disabilities, has full and equal access to our digital offerings. Through a genuine, good faith commitment and devotion to web accessibility, we meet the digital accessibility requirements of the Americans with Disabilities Act.

### The standard for which we strive

Midland National aims for the WCAG AA Standard for accessibility. This standard defines best practices for creating digital content in a manner that works well with assistive technologies. To learn more about the WCAG AA visit their website at: <https://www.w3.org/WAI/standards-guidelines/wcag/>

### Have feedback?

We are always looking to improve and welcome your feedback! You can reach us at [accessibility@sfgmembers.com](mailto:accessibility@sfgmembers.com)

### Resources

For more information on web accessibility, here are helpful resources:

- [ADA.gov](http://ADA.gov)
- [Section508.gov](http://Section508.gov)
- [Accessible.org](http://Accessible.org)
- [W3.org/WAI](http://W3.org/WAI)

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We get it. In today's unpredictable world you need more than just a job and a paycheck. You deserve the whole package: a career that rewards you with growth, competitive pay, health coverage that works for your family, and retirement planning designed with your future goals in mind.

What about feeling valued and a sense of belonging? If you're tired of feeling like you're clocking in and out, day after day, without being recognized for who you are and what you bring to a team; if you're looking for leaders and coworkers who support you; if you want a career at a company that makes you feel at home, start here.

Because if we've learned anything in recent times, it's that life is too precious to waste a single minute of it feeling stuck in a job you don't love. Start your journey with Sammons Financial Group, where good company makes all the difference.

**Good culture**  
benefits

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## Corporate Markets Group

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- retain and reward key people
- provide supplemental retirement income
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Most recently, Sammons Corporate Markets Group has entered the Pension Risk Transfer (PRT) market...

**At Sammons Corporate Markets Group, creating value through innovation and service is the key to our success!**

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2. You will be re-directed to the Midland National website

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Issued by Midland National® Life Insurance Company

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## Plan your financial future with confidence.

A message to our valued customers from Chairman and CEO Esfand Dinshaw.  
[Click here to read the message](#)

# North American Website

1. Click on the 'North American' link located in the footer

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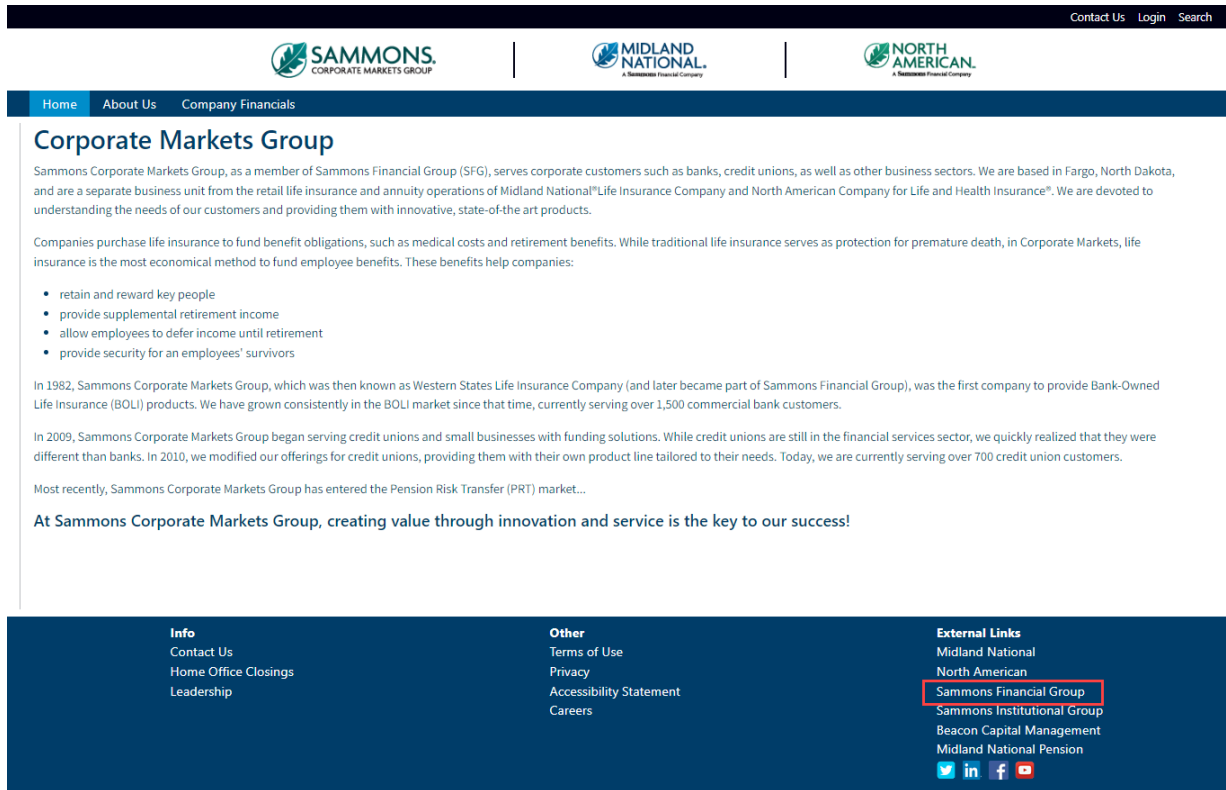
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# Prepare for your financial future

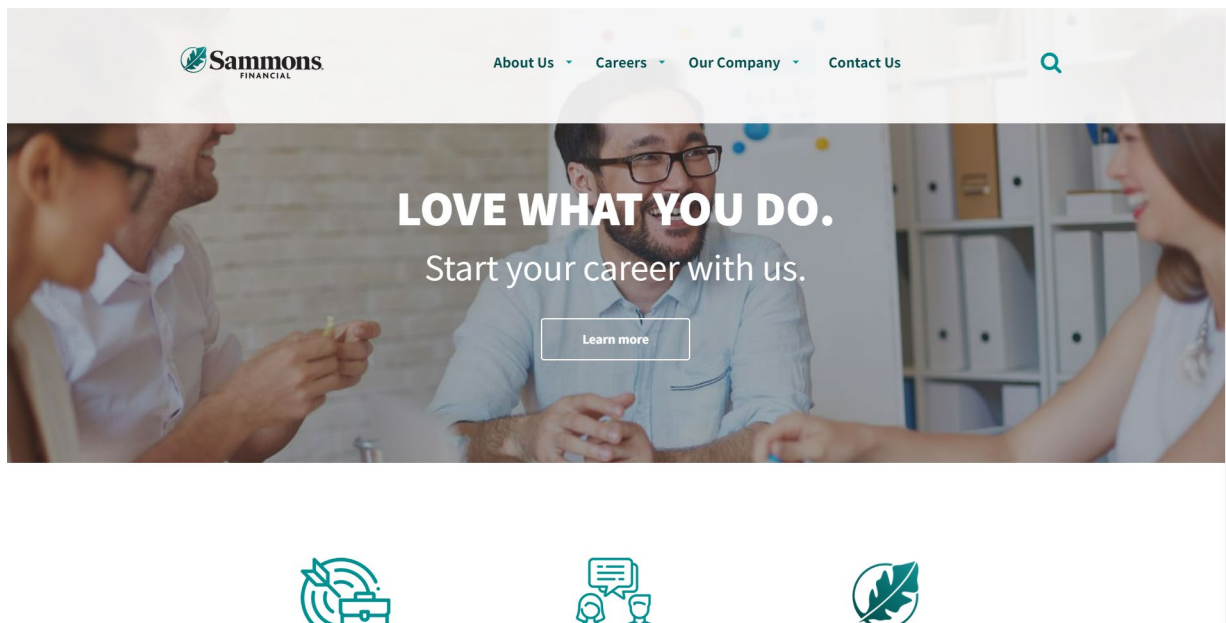
A message to our valued customers from Chairman and CEO Esland Dinshaw  
[Click here to read the message](#)

# Sammons Financial Group Website

1. Click on the 'Sammons Financial Group' link located in the footer



2. You will be re-directed to the Sammons Financial Group website



# Sammons Institutional Group Website

1. Click on the 'Sammons Institutional Group' link located in the footer

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3. You will be re-directed to the Sammons Retirement Solutions website



## Helping you enjoy a life of living well.

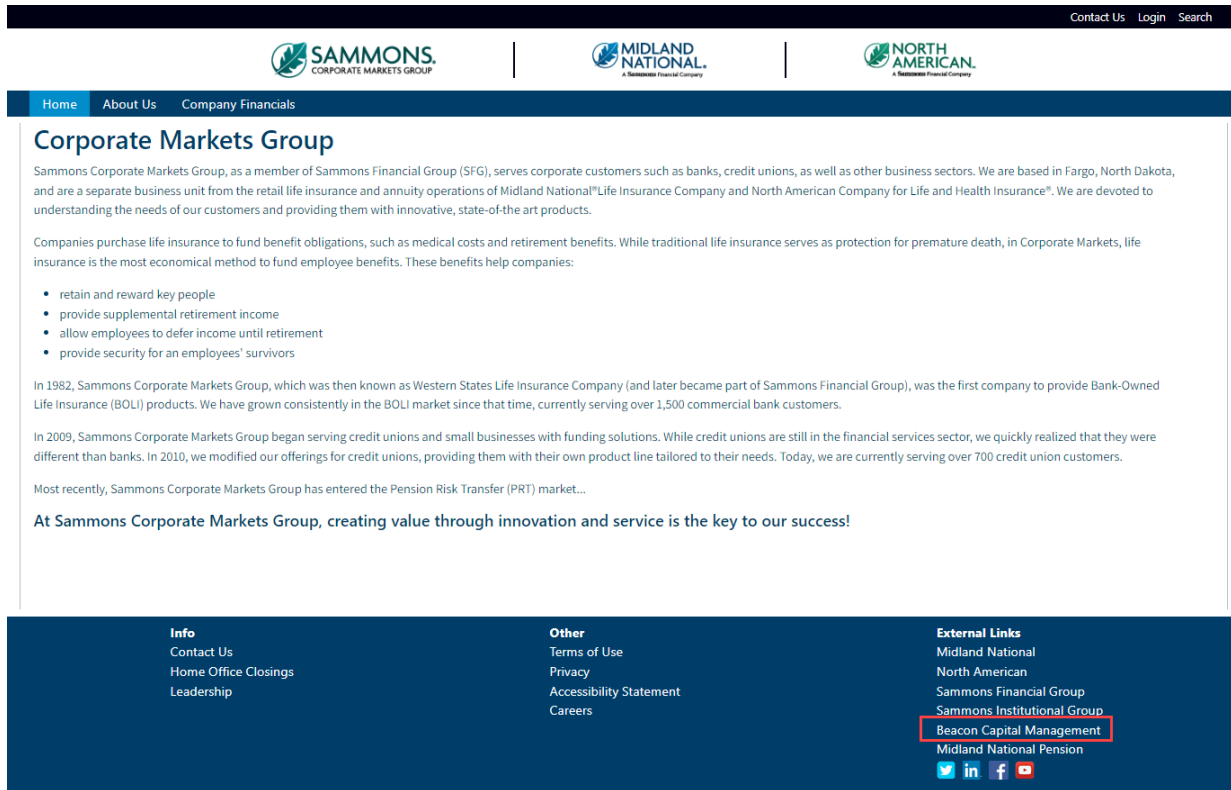
At Sammons Retirement Solutions®, we know you want to live well and retire well. In order to do that, you need clear-cut choices for retirement planning. As a division of Sammons Institutional Group®, Inc., we're able to offer simple, innovative, and straightforward individual retirement accounts (IRAs) and annuities that can help you live well in retirement.

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- [Sales tools & materials for financial professionals »](#)
- [Access your accounts »](#)
- [Report a death »](#)
- [Contracting form for financial professionals »](#)

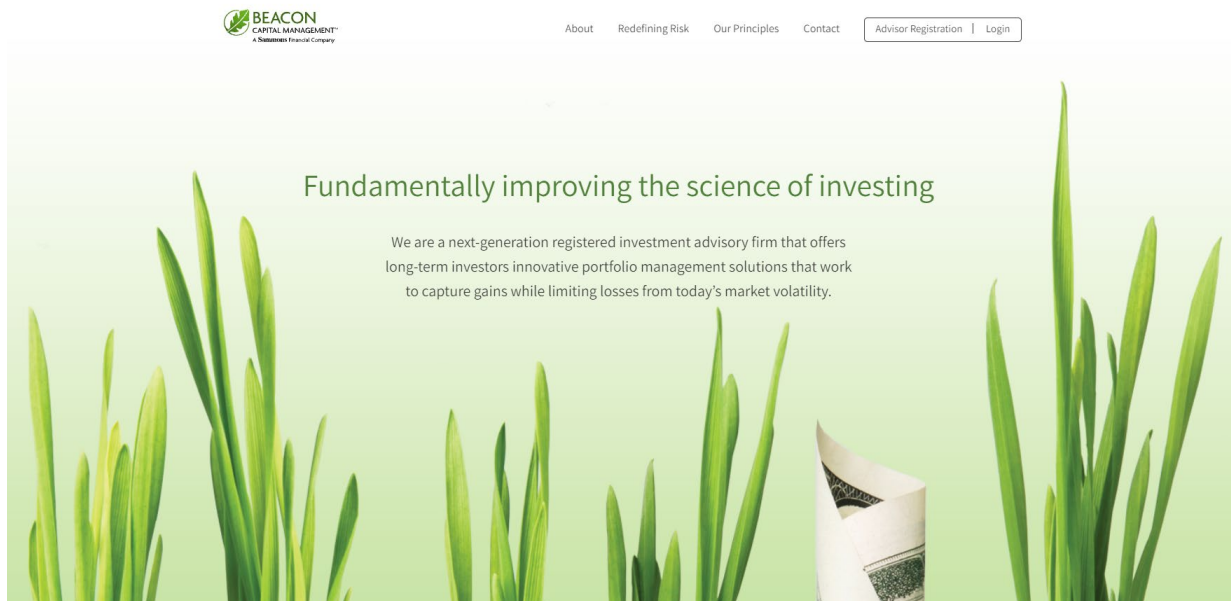


# Beacon Capital Management Website

1. Click on the 'Beacon Capital Management' link located in the footer



4. You will be re-directed to the Beacon Capital Management website



# Midland National Pension Website

1. Click on the 'Midland National Pension' link located in the footer

This screenshot shows the footer of the Sammons Corporate Markets Group website. The footer is dark blue and contains three columns of links. The 'External Links' column on the right includes a red-bordered box around the 'Midland National Pension' link. Social media icons for Twitter, LinkedIn, Facebook, and YouTube are located below the 'External Links' column.

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2. You will be re-directed to the Midland National Pension website

This screenshot is identical to the one above, showing the footer of the Sammons Corporate Markets Group website. The 'Midland National Pension' link in the 'External Links' column is highlighted with a red-bordered box.

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## Appendix A—Contact Us Email Examples

Contracting/Commission Accounting:

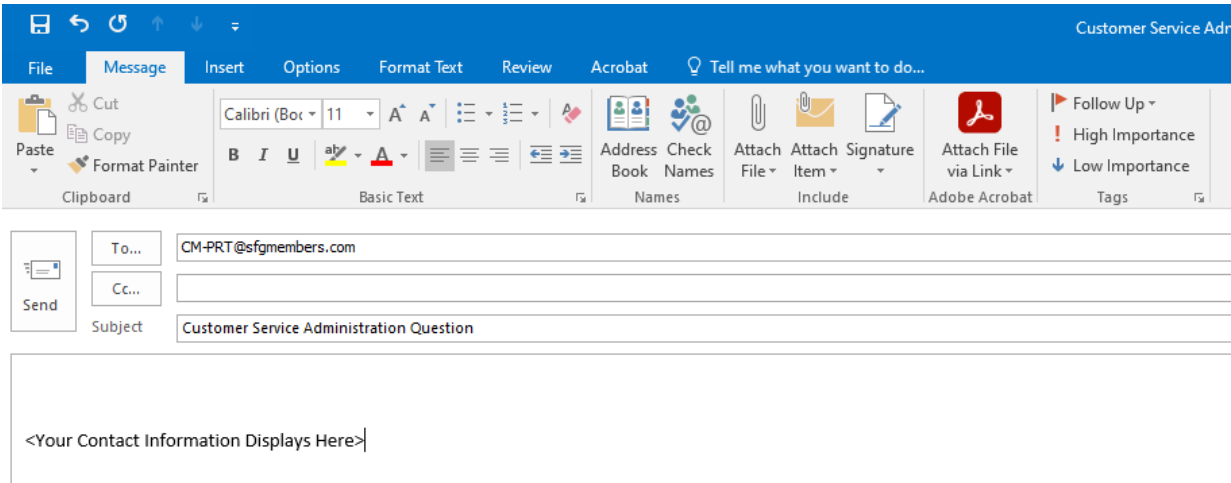
The screenshot shows the Outlook 'Compose' window for an email titled 'Contracting/Commission Accounting'. The ribbon includes 'File', 'Message', 'Insert', 'Options', 'Format Text', 'Review', and 'Acrobat'. The 'Message' tab is active, showing options for clipboard, basic text formatting, names, attachments, and tags. The 'To' field contains 'CM CommCon', which is highlighted with a red box. The 'Cc' field is empty. The 'Subject' field contains 'Contracting/Commission Question'. Below the fields is a placeholder text: '<Your Contact Information Displays Here>'. The window title bar reads 'Contracting/Comm'.

Customer Service Administration—Bank & Credit Union:

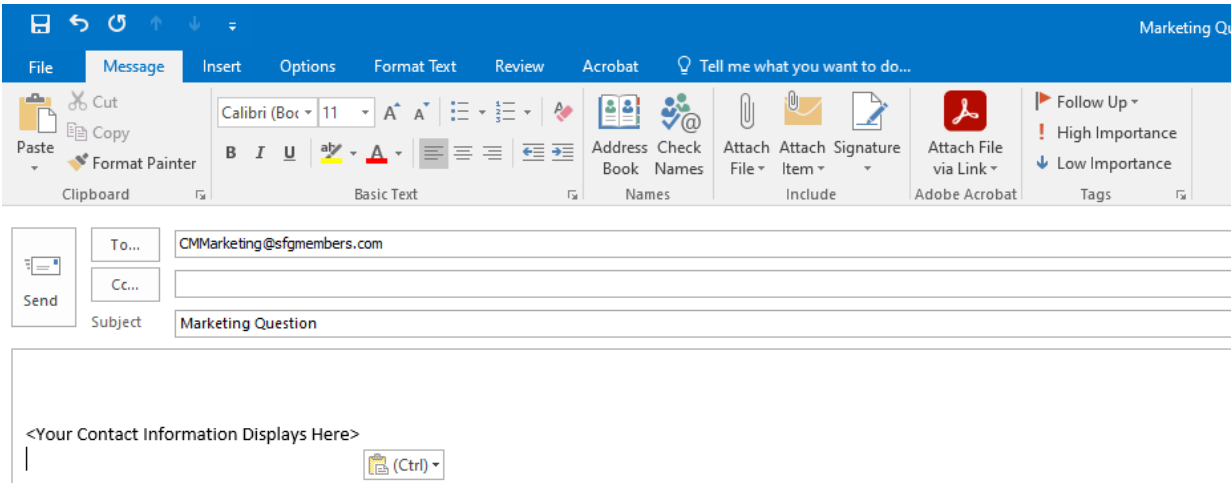
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Customer Service Administration—Pension Transfer:

**NOTE:** This is available for participants in our pension business

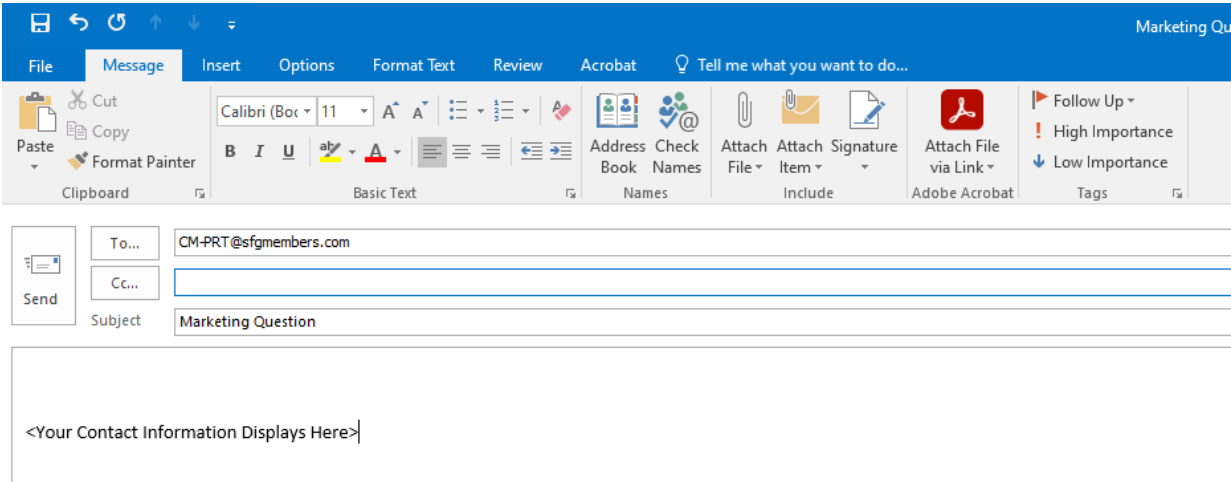


Marketing/Sales—Bank & Credit Union:

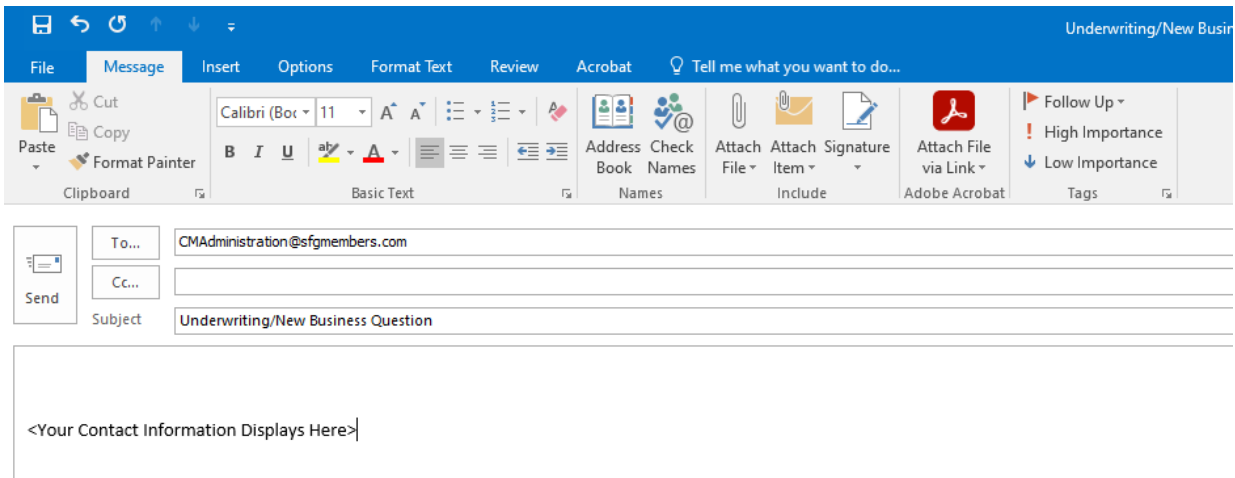


Marketing/Sales—Pension Transfer:

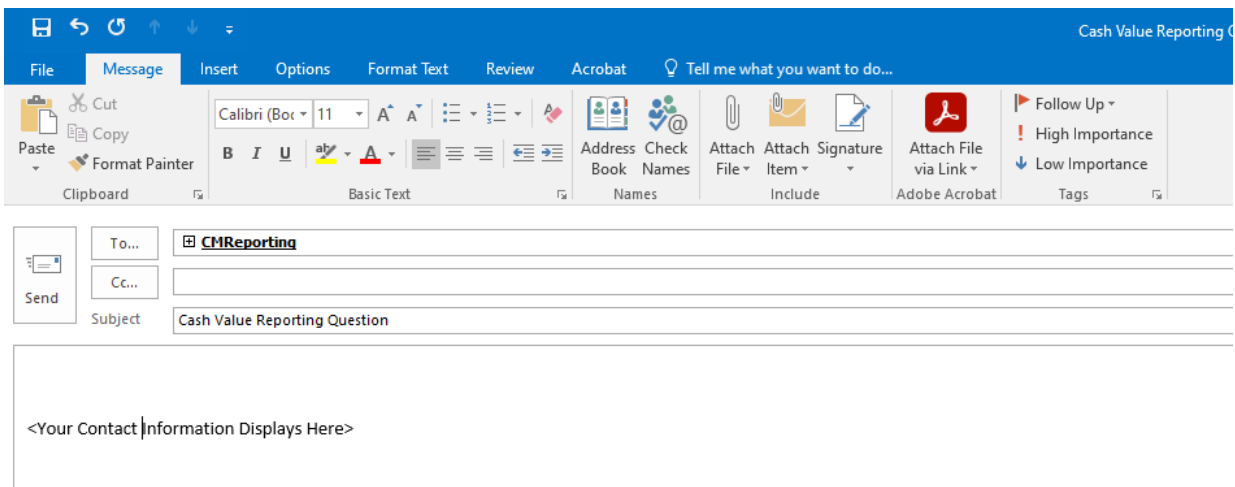
**NOTE:** This is available for participants in our pension business



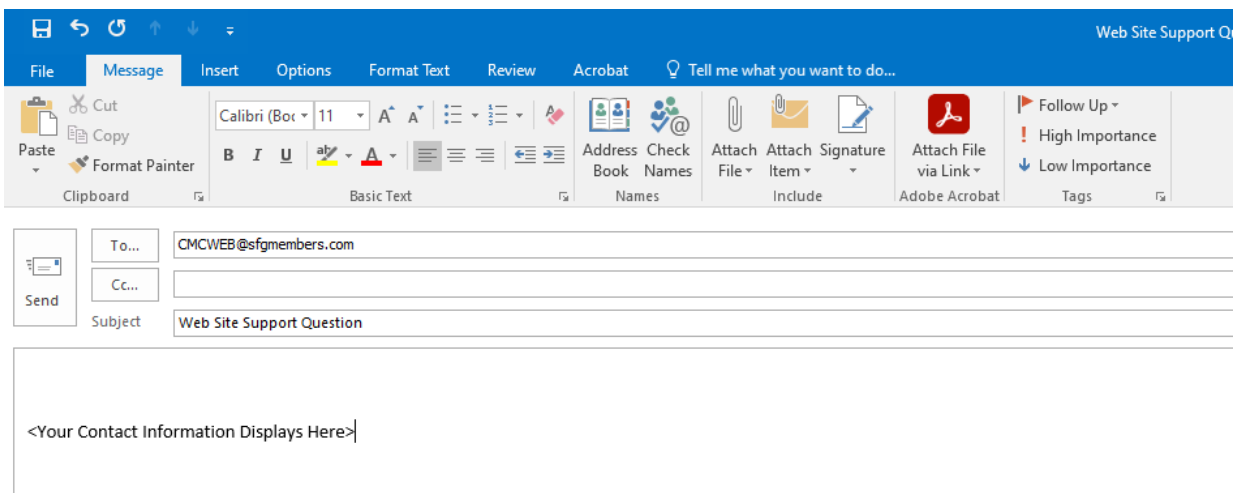
Underwriting/New Business:



## Cash Value Reporting:



## Web Site Support:



## Death Claims:

Death Claim Que

File Message Insert Options Format Text Review Acrobat Tell me what you want to do...

Cut Copy Paste Format Painter Clipboard

Calibri (Bo... 11 A A

B I U

Basic Text

Address Book Check Names

Attach File Attach Item Signature

Adobe Acrobat

Follow Up High Importance Low Importance Tags

To... ClaimsB@sfgmembers.com

Cc...

Send Subject Death Claim Question

<Your Contact Information Displays Here>