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# Agent Public Website User Instructions

Link to Agent Website:

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

The screenshot shows the top navigation bar with links for Account Info, Contact Us, Help, Login, and Search. Below this is a secondary navigation bar with Home, About Us, and Company Financials. The main content area features the Corporate Markets Group logo and a detailed description of the group's services, including information about Bank-Owned Life Insurance (BOLI) products and Pension Risk Transfer (PRT) services. A footer section contains three columns of links: Info (Contact Us, Home Office Closings, Leadership), Other (Terms of Use, Privacy, Accessibility Statement, Careers), and External Links (Sammons Financial Group, Midland National Pension, and social media icons for Twitter, LinkedIn, Facebook, and YouTube).

## Header Bar

The header bar contains the following links:

- Account Info
- Contact Us
- Help
- Login
- Search

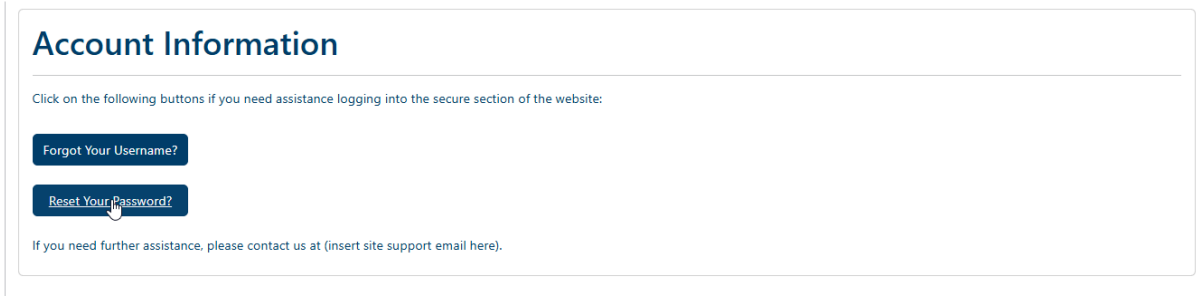
This screenshot shows the header bar with the 'Account Info' link highlighted in a red box. The other navigation links (Contact Us, Help, Login, Search) and the logos for Sammons Corporate Markets Group, Midland National, and North American are also visible.

## Account Info

1. Click on 'Account Info' link from the public website

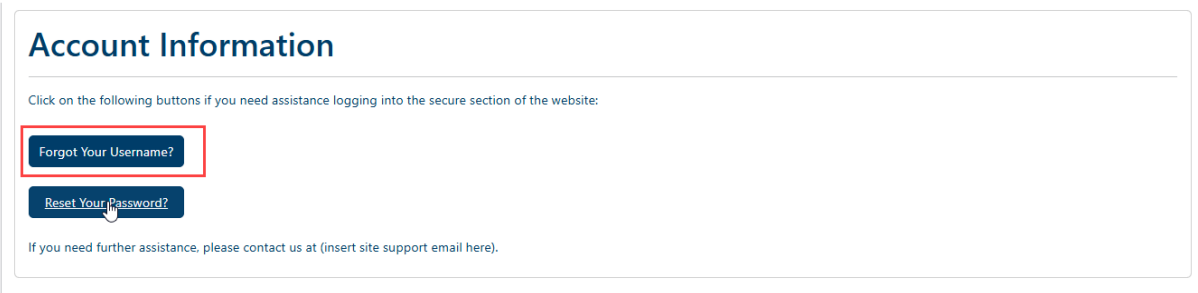
This screenshot is identical to the previous one, showing the header bar with the 'Account Info' link highlighted in a red box.

2. The following screen is displayed

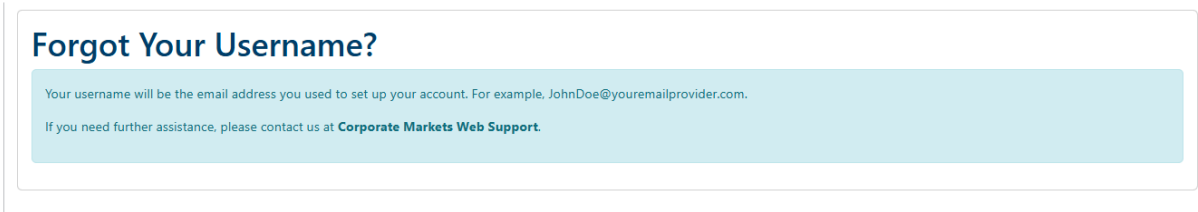


## Forgot Your Username?

1. Click on the 'Forgot Your Username?' button

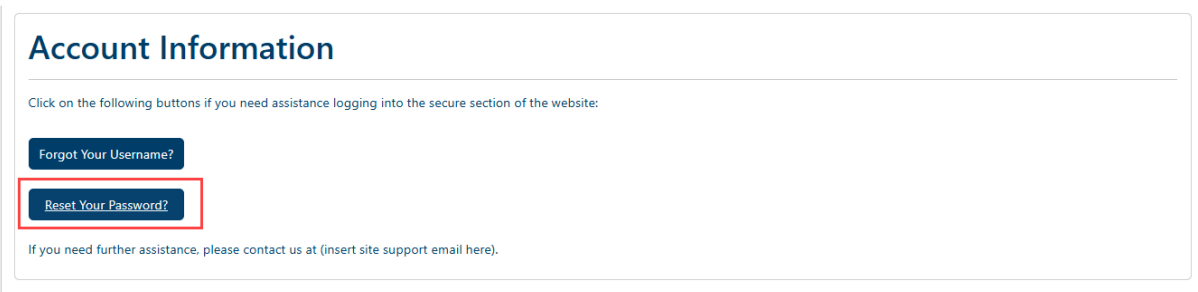


2. The following screen will appear



## Forgot your Password?

1. Click on the 'Reset Your Password?' button



2. The following screen appears

### Reset Login Password (Step 1)


- This is the first step in a three step process to reset your password
- Provide the following:
  - **Email Address**--The email address entered must the same one you used for your login account
  - **Agent Number**--Enter a five digit agent number currently associated with your account
  - **CAPTCHA Verification**--Enter the CAPTCHA code displayed on the screen below
- Click on the 'Submit Check' button below to move to the second step
- Click on the 'Reset' button to clear out your information
- Click on the 'Cancel' button to cancel the change and be returned from the Home page
- If you do not have or cannot determine an agent number, our contact information is below. Please provide your name and email address when contacting us  
**Email:** [cmcweb@sfgmembers.com](mailto:cmcweb@sfgmembers.com)  
**phone:** 833-496-0546

**Email Address** (This is your user ID)

**Agent Number** (Must be currently assigned to your login account)

**CAPTCHA Verification**

(CAPTCHA value - [Click here to request a new CAPTCHA image](#))



3. Type in the following information

- **Email Address**--The email address entered must the same one you used for your login account
- **Agent Number**--Enter a five digit agent number currently associated with your account
- **CAPTCHA Verification**--Enter the CAPTCHA code displayed on the screen below

### Reset Login Password (Step 1)


- This is the first step in a three step process to reset your password
- Provide the following:
  - **Email Address**--The email address entered must the same one you used for your login account
  - **Agent Number**--Enter a five digit agent number currently associated with your account
  - **CAPTCHA Verification**--Enter the CAPTCHA code displayed on the screen below
- Click on the 'Submit Check' button below to move to the second step
- Click on the 'Reset' button to clear out your information
- Click on the 'Cancel' button to cancel the change and be returned from the Home page
- If you do not have or cannot determine an agent number, our contact information is below. Please provide your name and email address when contacting us  
**Email:** [cmcweb@sfgmembers.com](mailto:cmcweb@sfgmembers.com)  
**phone:** 833-496-0546

**Email Address** (This is your user ID)

**Agent Number** (Must be currently assigned to your login account)

**CAPTCHA Verification**

(CAPTCHA value - [Click here to request a new CAPTCHA image](#))



Annotations:

- Red box: "Type in your email address here" with an arrow pointing to the Email Address input field.
- Red box: "Type in an agent number that is associated with your account" with an arrow pointing to the Agent Number input field.
- Red box: "Type in the CAPTCHA verification code on the screen" with an arrow pointing to the CAPTCHA Verification input field.

4. Click on the 'Submit' button

### Reset Login Password (Step 1)


- This is the first step in a three step process to reset your password
- Provide the following:
  - Email Address**--The email address entered must be the same one you used for your login account
  - Agent Number**--Enter a five digit agent number currently associated with your account
  - CAPTCHA Verification**--Enter the CAPTCHA code displayed on the screen below
- Click on the 'Submit Check' button below to move to the second step
- Click on the 'Reset' button to clear out your information
- Click on the 'Cancel' button to cancel the change and be returned from the Home page
- If you do not have or cannot determine an agent number, our contact information is below. Please provide your name and email address when contacting us  
**Email:** [cmcweb@sfgmembers.com](mailto:cmcweb@sfgmembers.com)  
**phone:** 833-496-0546

**Email Address** (This is your user ID)

**Agent Number** (Must be currently assigned to your login account)

**CAPTCHA Verification**

(CAPTCHA value - [Click here to request a new CAPTCHA image](#))



Click on the 'Submit' button here

5. The following screen will be displayed

### Reset Login Password (Step 2)

- This is the second step in a three step process to reset your password
- Below are one or more multi-authentication factor(s) you have assigned to your account
- Select the one that you want to use to obtain a verification code from. **NOTE:** This code will be needed in order to reset your password on the next page
- Click on the 'Continue' button below to move to the third step

Select how to obtain the verification code

<see screenshots below>

The verification process shown can be any one of the following methods:

*Goggle Authenticator—Enter a single-use code from the mobile app*

### Reset Login Password (Step 2)

- Below are one or more multi-authentication factor(s) you have assigned to your account
- Select the one that you want to use to obtain a verification code from.
- This code will be needed in order to reset your password on the next page.

Select how to obtain the verification code

Use token from GOOGLE

## Phone (SMS) Authentication—Enter a single-use code sent to your mobile phone

### Reset Login Password (Step 2)

- This is the second step in a three step process to reset your password
- Below are one or more multi-authentication factor(s) you have assigned to your account
- Select the one that you want to use to obtain a verification code from. **NOTE:** This code will be needed in order to reset your password on the next page
- Click on the 'Continue' button below to move to the third step

Select how to obtain the verification code

Text (###)###-3738

**Continue**

## Phone (Voice Call) Authentication—Use a phone to authenticate by following voice instructions

### Reset Login Password (Step 2)

- This is the second step in a three step process to reset your password
- Below are one or more multi-authentication factor(s) you have assigned to your account
- Select the one that you want to use to obtain a verification code from. **NOTE:** This code will be needed in order to reset your password on the next page
- Click on the 'Continue' button below to move to the third step

Select how to obtain the verification code

Call (###)###-3738

**Continue**

6. Click on the 'Continue' button

7. The following screen displays

### Reset Login Password (Step 3)

- This is the final step in a three step process to reset your password
- Please enter the verification code you obtained from the method you selected on the previous page. If you are unable to obtain a code, please contact us  
Email: [cm-prt@sfgmembers.com](mailto:cm-prt@sfgmembers.com)  
Phone: 1-833-496-0546
- Your new password must meet the following requirements:
  - Password must be a minimum of 8 characters in length.
  - Password must contain at least 1 lowercase letter(s).
  - Password must contain at least 1 uppercase letter(s).
  - Password must contain at least 1 digit(s).
  - Only the following special characters are allowed: @,!,\$,%,&.
  - Password must not contain any part of your username (ex. if username is 'Smith@domain.com' then password cannot contain 'smith' or 'domain')
  - Password must not contain your first or last name.
- Click on the 'Change Password' button below to complete the password reset process

**Verification Code**

**New Password** (See above for requirements)

**Re-enter New Password**

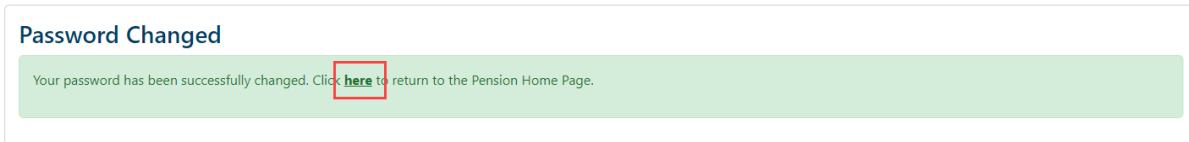
**Change Password**

a. Type in your verification code

b. Type in your new password (must be entered twice), which must follow the password requirements shown on the screen

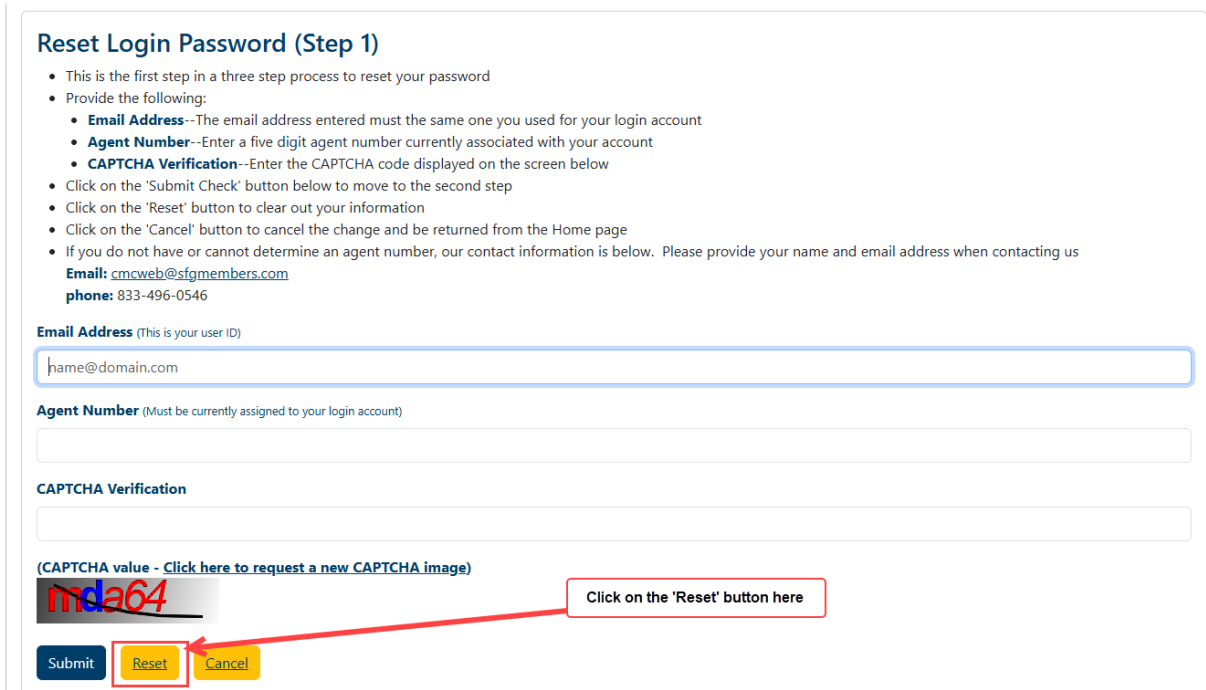
c. Click on the 'Change Password' button at the bottom of the screen

8. The following is displayed



9. Click on the word 'here' to return to the Home page

10. To clear out the previous information, click on the 'Reset' button



11. To cancel re-setting your password and be returned to the Home page, click on the 'Cancel' button

### Reset Login Password (Step 1)


- This is the first step in a three step process to reset your password
- Provide the following:
  - Email Address**--The email address entered must be the same one you used for your login account
  - Agent Number**--Enter a five digit agent number currently associated with your account
  - CAPTCHA Verification**--Enter the CAPTCHA code displayed on the screen below
- Click on the 'Submit Check' button below to move to the second step
- Click on the 'Reset' button to clear out your information
- Click on the 'Cancel' button to cancel the change and be returned from the Home page
- If you do not have or cannot determine an agent number, our contact information is below. Please provide your name and email address when contacting us  
**Email:** [cmcweb@sfgmembers.com](mailto:cmcweb@sfgmembers.com)  
**phone:** 833-496-0546

**Email Address** (This is your user ID)

**Agent Number** (Must be currently assigned to your login account)

**CAPTCHA Verification**

(CAPTCHA value - [Click here to request a new CAPTCHA image](#))



Submit   Reset   **Cancel**

Click on the 'Cancel' button here

## Contact Us

1. Click on the 'Contact Us' link



2. The following screen appears

Home/Contact Us

<b>Home</b>	<h2>Contact Us</h2>
Welcome	<b>Phone</b> Toll-Free Number: 833-496-0546
Contact Us	<b>Fax</b> Fax Number: 701-433-6625
Terms of Use	<b>Our Address</b> Midland National Life Insurance Company Corporate Markets Center 4225 38th Street South Suite 201 Fargo, ND 58104
Home Office Closings	<b>Questions?</b> <ul style="list-style-type: none"><li><a href="#">Contracting/Commission Accounting</a></li><li><a href="#">Customer Service Administration--Bank &amp; Credit Union</a></li><li><a href="#">Customer Service Administration--Pension Transfer</a></li><li><a href="#">Marketing/Sales--Bank &amp; Credit Union</a></li><li><a href="#">Marketing/Sales--Pension Transfer</a></li><li><a href="#">Underwriting/New Business</a></li><li><a href="#">Cash Value Reporting</a></li><li><a href="#">Web Site Support</a></li><li><a href="#">Death Claims</a></li></ul>
Help	

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

Home/Contact Us

**Home**

- Welcome
- Contact Us
- Terms of Use
- Home Office Closings
- Help

## Contact Us

**Phone**  
Toll-Free Number: 833-496-0546

**Fax**  
Fax Number: 701-433-6625

**Our Address**  
Midland National Life Insurance Company  
Corporate Markets Center  
4225 38th Street South  
Suite 201  
Fargo, ND 58104

**Questions?**

- [Contracting/Commission Accounting](#)
- [Customer Service Administration--Bank & Credit Union](#)
- [Customer Service Administration--Pension Transfer](#)
- [Marketing/Sales--Bank & Credit Union](#)
- [Marketing/Sales--Pension Transfer](#)
- [Underwriting/New Business](#)
- [Cash Value Reporting](#)
- [Web Site Support](#)
- [Death Claims](#)

## Help

- Click on the 'Help link

Account Info Contact Us **Help** Login Search

| |

- The following screen appears

Home/Help

**Home**

- Welcome
- Contact Us
- Terms of Use
- Home Office Closings
- Help

## Need Help?

Click on the links below to open instructions on our website:

- [Public Website Information](#)
- [Forgot Your Username and Password \(For Existing Secure Website Users Only\)](#)
- [Accessing the Website \(For Existing Secure Website Users Only\)](#)
- [Registering Your Account \(For New Secure Website Users Only\)](#)

E-Mail: [cmcweb@sfgmembers.com](mailto:cmcweb@sfgmembers.com)

- Click on the appropriate PDF document link to access help information

Home/Help

**Home**

- Welcome
- Contact Us
- Terms of Use
- Home Office Closings
- Help

## Need Help?

Click on the links below to open instructions on our website:

- [Public Website Information](#)
- [Forgot Your Username and Password \(For Existing Secure Website Users Only\)](#)
- [Accessing the Website \(For Existing Secure Website Users Only\)](#)
- [Registering Your Account \(For New Secure Website Users Only\)](#)

E-Mail: [cmcweb@sfgmembers.com](mailto:cmcweb@sfgmembers.com)

## Login

**NOTE:** This link is for registered users of the website. Please refer to the [Complete Website Instructions](#) document for information on logging into the websites.

## Search

1. Click on the 'Search' link



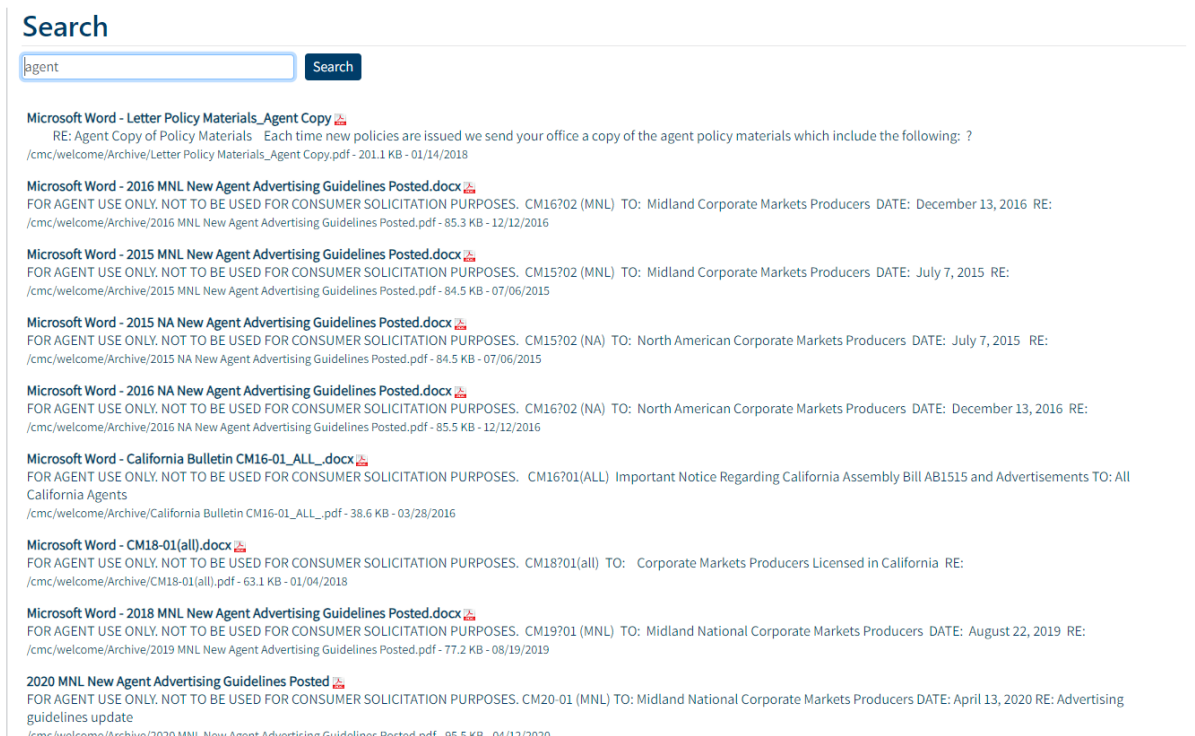
2. The following screen appears



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





4. The following information will be displayed





5. Click on the appropriate information to view further information


**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:  
/cmc/welcome/Archive/2015 NA New Agent Advertising Guidelines Posted.pdf - 84.5 KB - 07/06/2015

**Microsoft Word - 2016 NA New Agent Advertising Guidelines Posted.docx**   
FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES. CM16702 (NA) TO: North American Corporate Markets Producers DATE: December 13, 2016 RE:  
/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

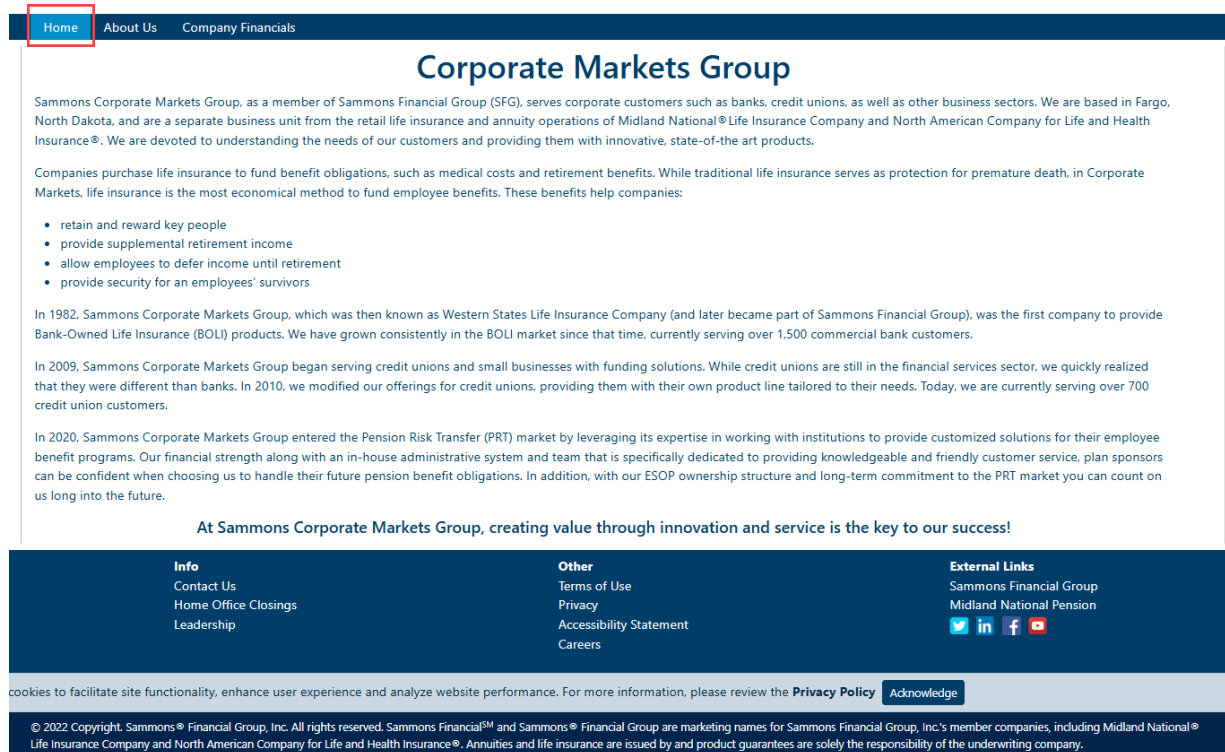
# Top Navigation Bar

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.



The screenshot shows the top navigation bar with 'Home' highlighted. The main content area features the title 'Corporate Markets Group' and a paragraph describing the group's role as a member of Sammons Financial Group (SFG). Below this is a list of services provided to companies, followed by historical information from 1982, 2009, and 2020. A key message states: 'At Sammons Corporate Markets Group, creating value through innovation and service is the key to our success!'. The footer contains three columns of links: 'Info' (Contact Us, Home Office Closings, Leadership), 'Other' (Terms of Use, Privacy, Accessibility Statement, Careers), and 'External Links' (Sammons Financial Group, Midland National Pension, and social media icons for Twitter, LinkedIn, Facebook, and YouTube). A cookie consent banner is visible at the bottom, and a copyright notice is at the very bottom.

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® Life Insurance Company and North American Company for Life and Health Insurance®. 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.

In 2020, Sammons Corporate Markets Group entered the Pension Risk Transfer (PRT) market by leveraging its expertise in working with institutions to provide customized solutions for their employee benefit programs. Our financial strength along with an in-house administrative system and team that is specifically dedicated to providing knowledgeable and friendly customer service, plan sponsors can be confident when choosing us to handle their future pension benefit obligations. In addition, with our ESOP ownership structure and long-term commitment to the PRT market you can count on us long into the future.

**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**  
Sammons Financial Group  
Midland National Pension

[Twitter](#) [LinkedIn](#) [Facebook](#) [YouTube](#)

cookies to facilitate site functionality, enhance user experience and analyze website performance. For more information, please review the [Privacy Policy](#) [Acknowledge](#)

© 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.

## 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

The screenshot shows the 'About Us' page with a dark blue navigation bar at the top containing 'Home', 'About Us', and 'Company Financials'. The 'About Us' link is highlighted with a red box. Below the navigation bar, the page title 'About Us' is displayed. A left-hand navigation menu contains 'About Us', 'Financial Strength', and 'Ratings', with 'Financial Strength' highlighted by a red box. The main content area features a paragraph about Sammons Financial Group (SFG) and a prompt to click on icons for more information. Four icons are shown: 'A.' with an arrow pointing to the Midland National logo, 'B.' with an arrow pointing to the North American logo, 'C.' with an arrow pointing to the Sammons Institutional Group logo, and 'D.' with an arrow pointing to the Beacon Capital Management logo. A dark blue footer contains 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, and social media icons). A copyright notice is at the bottom of the footer.

## Financial Strength

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

This screenshot is identical to the one above, but the 'Financial Strength' link in the left-hand navigation menu is highlighted with a red box, indicating the step described in the list.

2. The following screen appears

About Us/Financial Strength

<b>About Us</b>	<h2>Financial Strength</h2> <p><b>A Proud History of Strength and Success</b></p> <p>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.</p> <p>View our Financial Strength flyers:</p> <table border="1"> <thead> <tr> <th>Midland National Financial Strength</th> <th>North American Financial Strength</th> </tr> </thead> <tbody> <tr> <td><a href="#">Financial Strength 2022</a></td> <td><a href="#">Financial Strength 2022</a></td> </tr> </tbody> </table> <p><b>Sammons Financial Group by the Numbers*</b></p> <ul style="list-style-type: none"> <li>• More than 1,737,913 Life insurance and annuity policies held</li> <li>• More than \$115.6 billion in total assets</li> <li>• \$360.4 billion life insurance in force</li> <li>• \$1.3 billion life insurance claims paid</li> </ul> <p><small>*As of December 31, 2022. Source: Statutory Annual Statements of the Sammons Financial Group Member Companies as filed with the NAIC.</small></p>	Midland National Financial Strength	North American Financial Strength	<a href="#">Financial Strength 2022</a>	<a href="#">Financial Strength 2022</a>
Midland National Financial Strength		North American Financial Strength			
<a href="#">Financial Strength 2022</a>		<a href="#">Financial Strength 2022</a>			
Financial Strength					
Ratings					

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

About Us/Financial Strength

<b>About Us</b>	<h2>Financial Strength</h2> <p><b>A Proud History of Strength and Success</b></p> <p>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.</p> <p>View our Financial Strength flyers:</p> <table border="1"> <thead> <tr> <th>Midland National Financial Strength</th> <th>North American Financial Strength</th> </tr> </thead> <tbody> <tr> <td><a href="#">Financial Strength 2022</a></td> <td><a href="#">Financial Strength 2022</a></td> </tr> </tbody> </table> <p><b>Sammons Financial Group by the Numbers*</b></p> <ul style="list-style-type: none"> <li>• More than 1,737,913 Life insurance and annuity policies held</li> <li>• More than \$115.6 billion in total assets</li> <li>• \$360.4 billion life insurance in force</li> <li>• \$1.3 billion life insurance claims paid</li> </ul> <p><small>*As of December 31, 2022. Source: Statutory Annual Statements of the Sammons Financial Group Member Companies as filed with the NAIC.</small></p>	Midland National Financial Strength	North American Financial Strength	<a href="#">Financial Strength 2022</a>	<a href="#">Financial Strength 2022</a>
Midland National Financial Strength		North American Financial Strength			
<a href="#">Financial Strength 2022</a>		<a href="#">Financial Strength 2022</a>			
Financial Strength					
Ratings					

 sfgcorpmark... / 339MM

Life



**MIDLAND NATIONAL.**  
A Sammons Financial Company

# 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


About Us

<b>About Us</b>
Financial Strength
<b>Ratings</b>


### 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:




**MIDLAND NATIONAL**  
A Sammons Financial Company



**NORTH AMERICAN**  
A Sammons Financial Company



**SAMMONS**  
INSTITUTIONAL GROUP®



**BEACON**  
CAPITAL MANAGEMENT™  
A Sammons Financial Company

2. The following screen appears

About Us/Ratings

<b>About Us</b>
Financial Strength
<b>Ratings</b>

### 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+ (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.



##### 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](#).



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

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

About Us/Ratings

About Us
Financial Strength
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## Ratings

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A. ←

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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.

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

Company Financials
<b>Company Reports</b>

## Company Financials

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

2. The following screen appears

Company Financials / Company Reports

Company Financials

## 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>
<a href="#">Annual Statement 2018</a>	<a href="#">Annual Statement 2018</a>

**Midland National Separate Account Quarterly Reports**

First quarter 2023 GA Clone quarterly report  
 First quarter 2023 Treas & Agency quarterly report  
 Fourth quarter 2022 GA Clone quarterly report  
 Fourth quarter 2022 Treas & Agency quarterly report  
 Third quarter 2022 GA Clone quarterly report  
 Third quarter 2022 Treas & Agency quarterly report  
 Second quarter 2022 GA Clone quarterly report  
 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

Company Financials

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<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>



# Quarterly Report

## For period ending March 31, 2023

Midland National Life Insurance Company  
 Balance sheet - Statutory Basis  
 (\$US - In Thousands)

	(Unaudited) <b>31-Mar</b> <u>2023</u>	(Audited) <b>31-Dec</b> <u>2022</u>	(Audited) <b>31-Dec</b> <u>2021</u>
<b>ADMITTED ASSETS</b>			

# Footer Information

The footer section contains the following links:

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- [Home Office Closings](#)
- [Leadership](#)
- [Terms of Use](#)
- [Privacy](#)
- [Accessibility Statement](#)
- [Careers](#)
- [Sammons Financial Group](#)
- [Midland National Pension](#)

## Contact Us

1. Click on the 'Contact Us' link located in the footer

**Corporate Markets Group**

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- provide security for an employees' survivors

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

<b>Info</b> <a href="#">Contact Us</a> <a href="#">Home Office Closings</a> <a href="#">Leadership</a>	<b>Other</b> <a href="#">Terms of Use</a> <a href="#">Privacy</a> <a href="#">Accessibility Statement</a> <a href="#">Careers</a>	<b>External Links</b> <a href="#">Sammons Financial Group</a> <a href="#">Midland National Pension</a> 
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2. Refer to the [Contact Us](#) section above for instructions

## Home Office Closings

1. Click on the 'Home Office Closings' link located in the footer

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2. The following screen appears

Home/Home Office Closings

Home	Company Holidays			
	Holiday	2025	2026	2027
Welcome	<b>New Year's Day</b>	Wednesday, January 1	Thursday, January 1	Friday, January 1
Contact Us	<b>Martin Luther King, Jr. Day</b>	Monday, January 20	Monday, January 19	Monday, January 18
Terms of Use	<b>President's Day</b>	Monday, February 17	Monday, February 16	Monday, February 15
Home Office Closings	<b>Good Friday</b>	Friday, April 18	Friday, April 3	Friday, March 26
Help	<b>Memorial Day</b>	Monday, May 26	Monday, May 25	Monday, May 31
	<b>Juneteenth Freedom Day</b>	Thursday, June 19	Friday, June 19	Friday, June 18
	<b>Independence Day</b>	Friday, July 4	Friday, July 3	Monday, July 5
	<b>Labor Day</b>	Monday, September 1	Monday, September 7	Monday, September 6
	<b>Thanksgiving Day</b>	Thursday, November 27	Thursday, November 26	Thursday, November 25
	<b>Christmas Day</b>	Thursday, December 25	Friday, December 25	Friday, December 24

## Leadership

1. Click on the 'Leadership' link located in the footer

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



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# Our Leadership

Home > [About Us](#) > **[Our Leadership](#)**



[Esfand Dinshaw](#)



[Don Lyons](#)

# Terms of Use

## 1. Click on the 'Terms of Use' link located in the footer

### Corporate Markets Group

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## 2. The following screen appears

Home/Terms of Use

<ul style="list-style-type: none"><li style="background-color: #003366; color: white; padding: 5px; margin-bottom: 5px;">Home</li><li style="padding: 5px; margin-bottom: 5px;">Welcome</li><li style="padding: 5px; margin-bottom: 5px;">Contact Us</li><li style="padding: 5px; margin-bottom: 5px;">Terms of Use</li><li style="padding: 5px; margin-bottom: 5px;">Home Office Closings</li><li style="padding: 5px;">Help</li></ul>	<h2 style="margin: 0;">Terms of Use</h2> <p style="margin: 0;">Updated July 2022</p> <p style="margin: 0;">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.</p> <p style="margin: 0;">Midland National Life Insurance Company® North American Company for Life and Health Insurance® Sammons Institutional Group, Inc.®</p> <p style="margin: 0;">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.</p> <p style="margin: 0;">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. <b>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.</b></p> <p style="margin: 0;">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.</p> <p style="margin: 0;">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).</p> <p style="margin: 0;">Please Read This Carefully and in Full as it is a Binding Contract</p> <p style="margin: 0;"><b>Agreement Updates.</b> 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.</p> <p style="margin: 0;"><b>Provision of the Service.</b> You are responsible for any internet connection and telecommunications fees and charges that you incur when accessing the Service. You</p>
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# Privacy

1. Click on the 'Privacy' link located in the footer

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FINANCIAL

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# Privacy

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



# Privacy

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## Privacy Notice

Last Updated 4/3/2023

### 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.

## Accessibility Statement

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2. The following screen appears

Home > accessibility-statement

## 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](https://www.ada.gov/)
- [Section508.gov](https://www.section508.gov/)
- [Accessible.org](https://www.accessible.org/)
- [W3.org/WAI](https://www.w3.org/WAI/)

## Careers

### 1. Click on the 'Careers' link located in the footer

### 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® Life Insurance Company and North American Company for Life and Health Insurance®. 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.

In 2020, Sammons Corporate Markets Group entered the Pension Risk Transfer (PRT) market by leveraging its expertise in working with institutions to provide customized solutions for their employee benefit programs. Our financial strength along with an in-house administrative system and team that is specifically dedicated to providing knowledgeable and friendly customer service, plan sponsors can be confident when choosing us to handle their future pension benefit obligations. In addition, with our ESOP ownership structure and long-term commitment to the PRT market you can count on us long into the future.

**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 Careers section of the Sammons Financial Group website

About Us Careers Our Company Contact Us 

# Careers


Home > **Careers**

## Life's short. Love what you do.

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.



# Sammons Financial Group Website

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



**Corporate Markets Group**

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

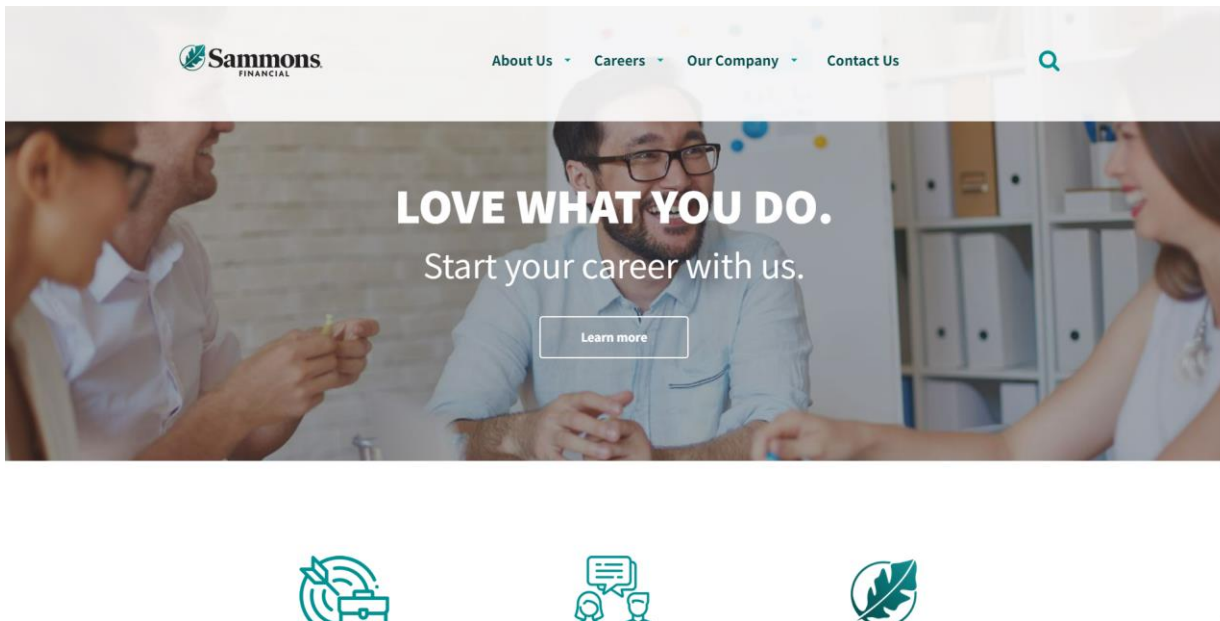
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Start your career with us.

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# Midland National Pension Website

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## Corporate Markets Group

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

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**MIDLAND NATIONAL**  
A Sammons Financial Company

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## Midland National Pension

Serving the needs of XX,XXX pension participants



Login

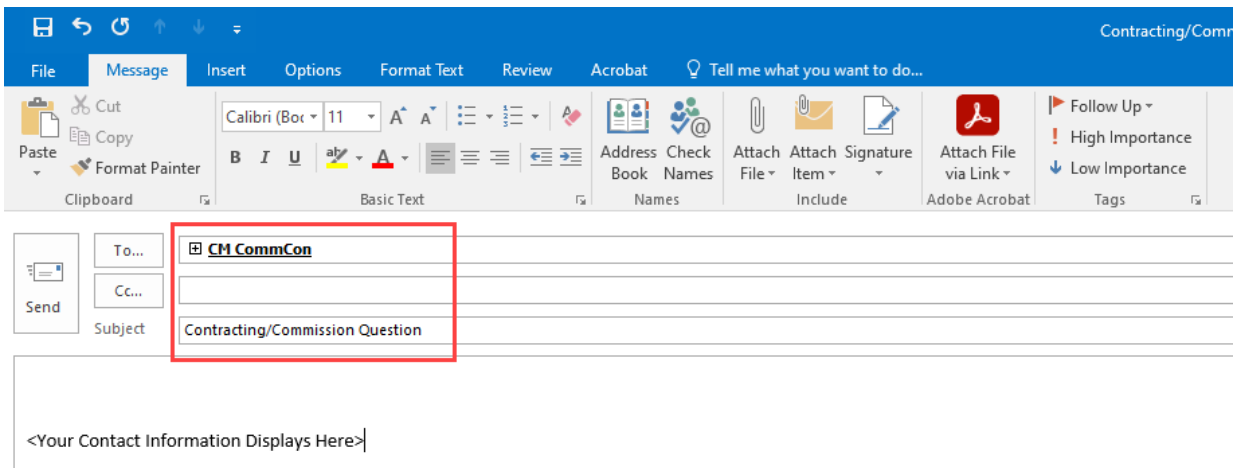
Create Account

[Forgot Your Username?](#)  
[Forgot Your Password?](#)

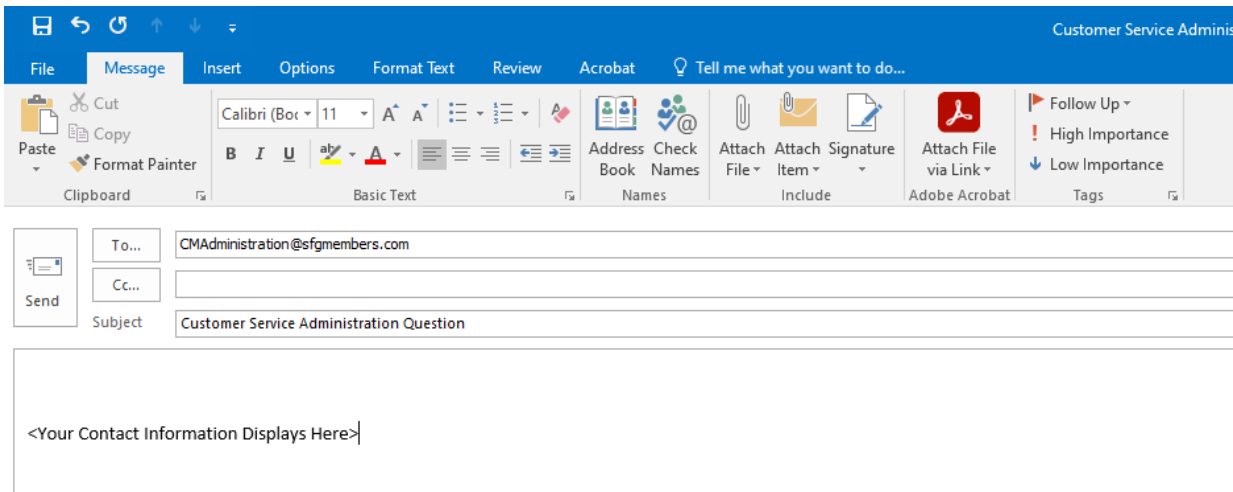
[Need Help?](#)

# Appendix A—Contact Us Email Examples

## Contracting/Commission Accounting:

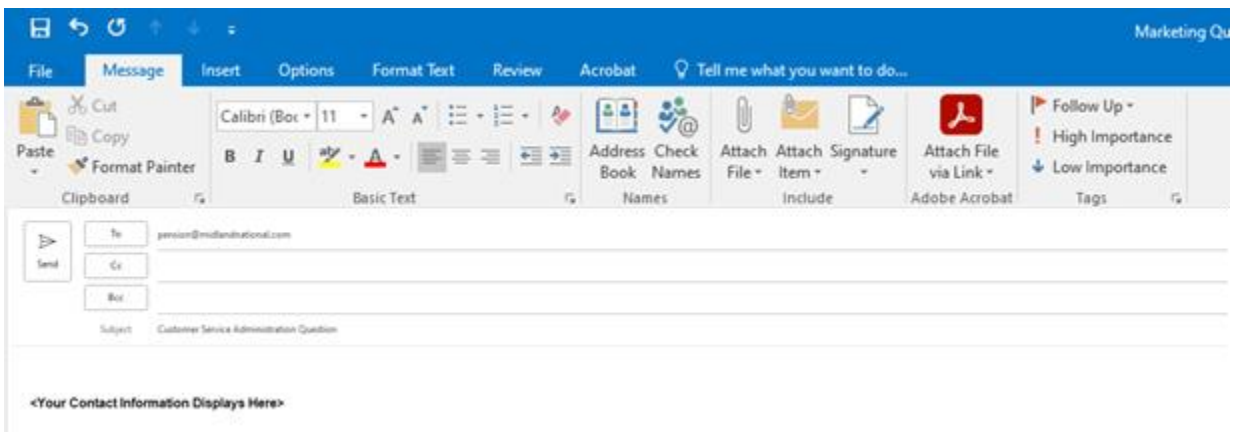


## Customer Service Administration—Bank & Credit Union:

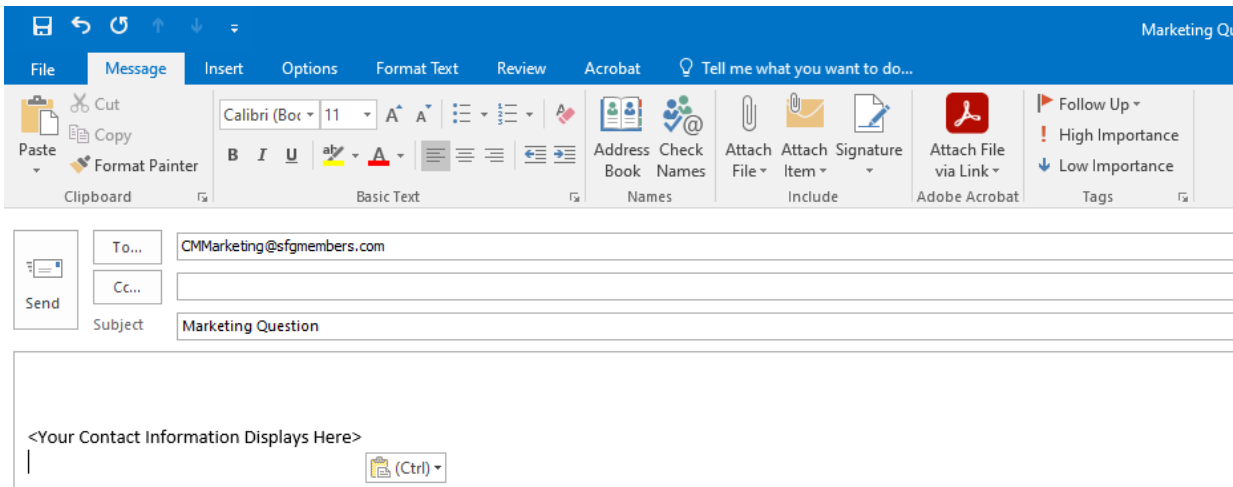


## Customer Service Administration—Pension Transfer:

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

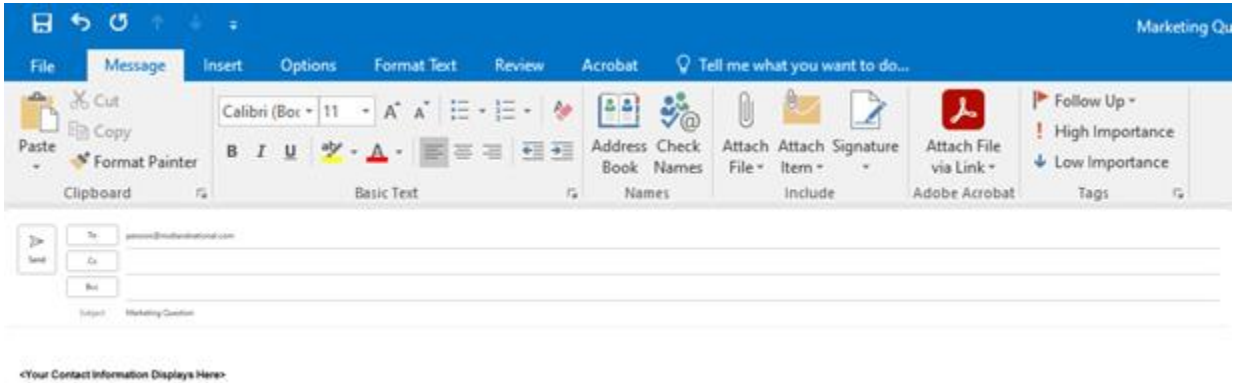


## Marketing/Sales—Bank & Credit Union:

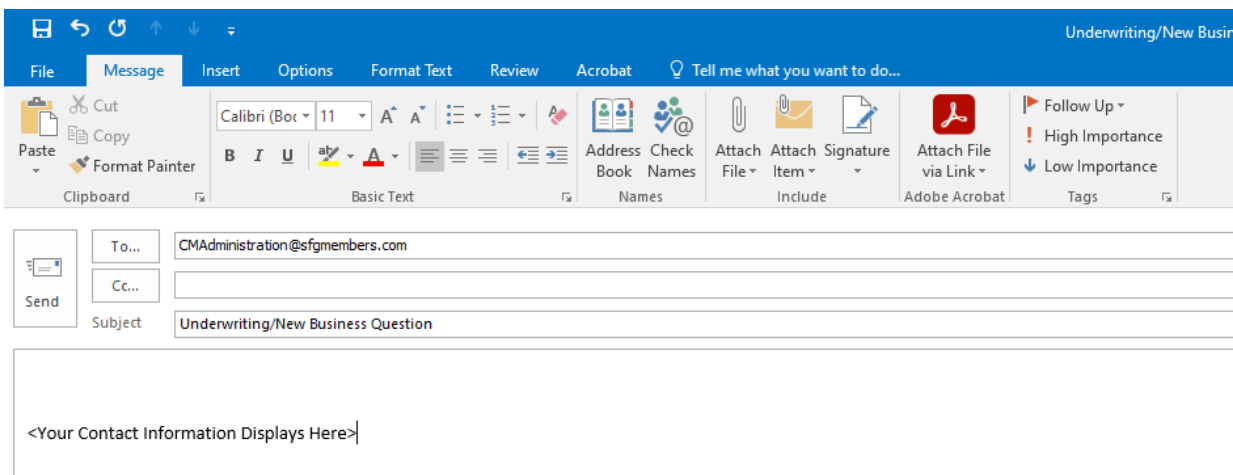


## Marketing/Sales—Pension Transfer:

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



## Underwriting/New Business:



## Cash Value Reporting:

The screenshot shows an Outlook email composition window with the following details:

- Title Bar:** Cash Value Reporting Q
- Menu Bar:** File, Message, Insert, Options, Format Text, Review, Acrobat, Tell me what you want to do...
- Ribbon:** Includes Clipboard (Paste, Copy, Format Painter), Basic Text (Font: Calibri, Size: 11, Bold, Italic, Underline, Text Color, Background Color, Bulleted List, Numbered List, Indentation), Names (Address Book, Check Names), Include (Attach File, Attach Item, Signature), Adobe Acrobat (Attach File via Link), and Tags (Follow Up, High Importance, Low Importance).
- Fields:**
  - To...: **CMReporting**
  - Cc...: (Empty)
  - Subject: **Cash Value Reporting Question**
- Body:** <Your Contact Information Displays Here>

## Web Site Support:

The screenshot shows an Outlook email composition window with the following details:

- Title Bar:** Web Site Support Q
- Menu Bar:** File, Message, Insert, Options, Format Text, Review, Acrobat, Tell me what you want to do...
- Ribbon:** Includes Clipboard (Paste, Copy, Format Painter), Basic Text (Font: Calibri, Size: 11, Bold, Italic, Underline, Text Color, Background Color, Bulleted List, Numbered List, Indentation), Names (Address Book, Check Names), Include (Attach File, Attach Item, Signature), Adobe Acrobat (Attach File via Link), and Tags (Follow Up, High Importance, Low Importance).
- Fields:**
  - To...: **CMCWEB@sfgmembers.com**
  - Cc...: (Empty)
  - Subject: **Web Site Support Question**
- Body:** <Your Contact Information Displays Here>

## Death Claims:

The screenshot shows an Outlook email composition window with the following details:

- Title Bar:** Death Claim Que
- Menu Bar:** File, Message, Insert, Options, Format Text, Review, Acrobat, Tell me what you want to do...
- Ribbon:** Includes Clipboard (Paste, Copy, Format Painter), Basic Text (Font: Calibri, Size: 11, Bold, Italic, Underline, Text Color, Background Color, Bulleted List, Numbered List, Indentation), Names (Address Book, Check Names), Include (Attach File, Attach Item, Signature), Adobe Acrobat (Attach File via Link), and Tags (Follow Up, High Importance, Low Importance).
- Fields:**
  - To...: **ClaimsB@sfgmembers.com**
  - Cc...: (Empty)
  - Subject: **Death Claim Question**
- Body:** <Your Contact Information Displays Here>