



## A Message to our Valued Customers

We understand that recent headlines of bank failures and market swings may cause some anxiety and a few sleepless nights. We also know firsthand the perspectives held by our agents and advisors, distributors, and policy owners. However, you can be confident that your partner North American Company for Life and Health Insurance (North American) is on solid ground as a regulated, A+ rated<sup>1</sup> insurance company. Given the volatile economic climate, the guarantees and financial protection our products provide have never been more beneficial.

Our companies carefully manage exposure to financial risk. We align our long-term customer obligations with our company investments to minimize the risks associated with market shifts and changes in interest rates. In fact, the duration of our asset portfolio matched the duration of our liabilities at December 31, 2022. Regulatory oversight and robust risk management work together to help create a financially strong insurance industry.

### **Our roots have run deep for well over a century.**

At North American, we have an established, 100-plus year track record of prudent financial management. Despite the onset of pandemics, wars, and multiple financial downturns, we have consistently proven our incredible resilience as evidenced by today's financial strength.

Financial stability is our primary concern and North American remains strong, carrying A+ financial ratings with stable outlooks. If you have questions on our performance, additional information concerning our strength, results, and financial ratings is available on [our web site](#).

**We are here for you.** Please access and/or manage your account online, 24 hours a day. Just visit <https://www.northamericancompany.com/naloginpage> to register or log in.

Thank you for placing your trust in North American.

Esfand Dinshaw  
Chairman and CEO  
*Sammons Financial Group and its member companies*

<sup>1</sup> [AM Best, Fitch, and S&P Global ratings reports.](#)