

## PRIVACY NOTICE

### Who we are

<b>Who is providing this notice?</b>	This privacy notice is provided by Sammons Financial Group Member Companies Midland National Life Insurance Company and North American Company for Life and Health Insurance (“SFG Member Companies”).
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### What we do

<b>How do SFG Member Companies protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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<b>How does SFG Member Companies collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance</li> <li>• Pay insurance premiums</li> <li>• File an insurance claim</li> <li>• Give us your contact information</li> <li>• Provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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### Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies, such as Sammons Retirement Solutions, Inc., MNL Reinsurance Company and Solberg Reinsurance Company; and nonfinancial companies, such as Midland National Services Corporation, LLC.</i></li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>SFG Member Companies do not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include other financial service companies and insurance licensees such as agents of Midland National Life Insurance Company and North American Company for Life and Health Insurance.</i></li> </ul>

### Other Important Information

SFG Member Companies will comply with more restrictive state laws to the extent that they apply.

<b>Questions?</b>	Please call us at 1-800-720-3955
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