

North American Co for L&H

Group Affiliation: Sammons Financial Group
Address: 525 W. Van Buren
 Chicago IL 60607
Phone: 312-648-7600

Domicile: IA
NAIC Number: 66974
Year Established: 1886
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) A+
 Standard & Poor's(Fin. Strength, 20 ratings) A+
 Fitch Ratings(Fin. Strength, 21 ratings) A+
 Comdex Ranking(Percentile in Rated Companies) 88

Assets & Liabilities

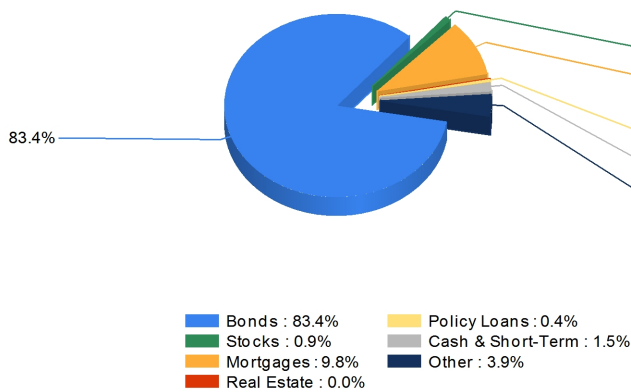
Total Admitted Assets 22,182,255
 Total Liabilities 20,772,158
 Separate Accounts 0
 Total Surplus & AVR 1,553,722
 As % of General Account Assets 7.0%

Invested Asset Distribution

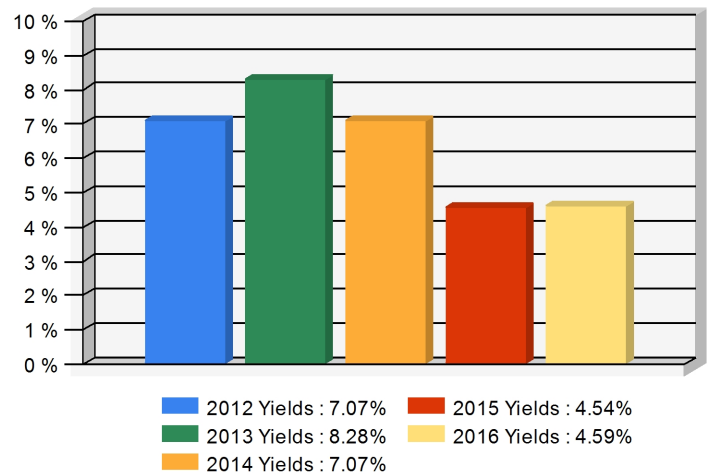
Total Invested Assets 21,767,514

5 Year Investment Yields

5 Year Average 6.31%



Distribution of the invested assets



Net yield on mean invested assets

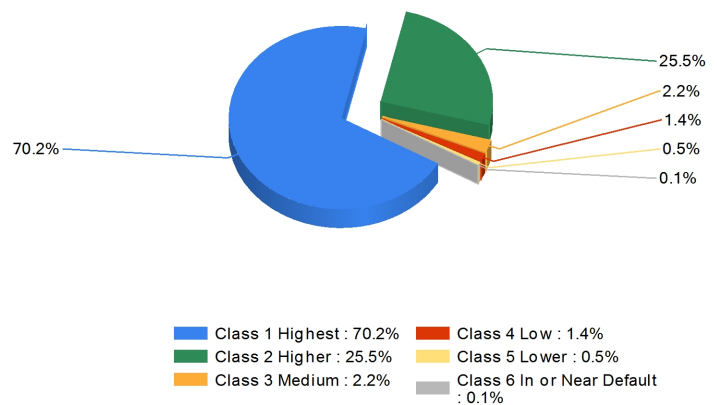
Non-Performing Assets

Bonds In or Near Default 1.1%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 1.1%
 As a Percent of Invested Assets 0.1%

Income & Earnings

Total Income 4,169,662
 Net Premiums Written 2,992,974
 Earnings Before Dividends and Taxes 156,654
 Net Operating Earnings 116,571

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2017.

Presented by: Seixas Milner, Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043 Phone: (800) 926-9206 Email: Support@milnergroup.com

List of Company Ratings

Company: North American Co for L&H
Domicile: IA
Established: 1886

A.M. Best Company Rating

A+

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

A+

An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

Fitch Ratings' Insurer Financial Strength Rating

A+

Strong. 'A' IFS ratings denote a low expectation of ceased or interrupted payments. They indicate strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.

Comdex Ranking - VitalSigns Composite Index

88

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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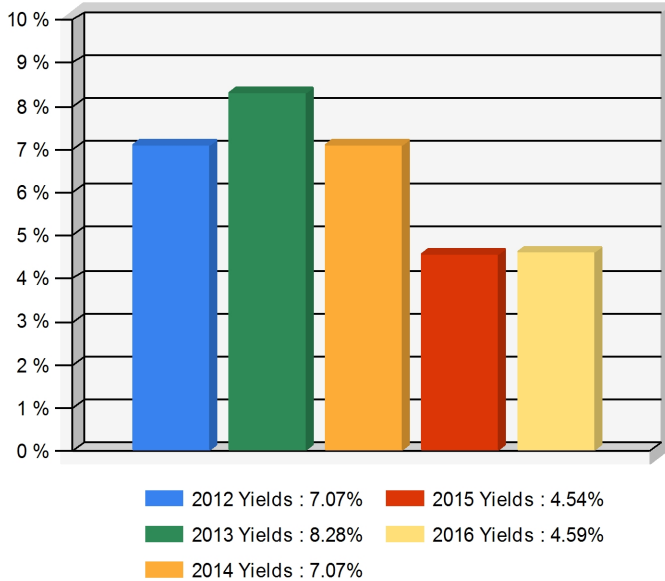
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of June 01, 2017. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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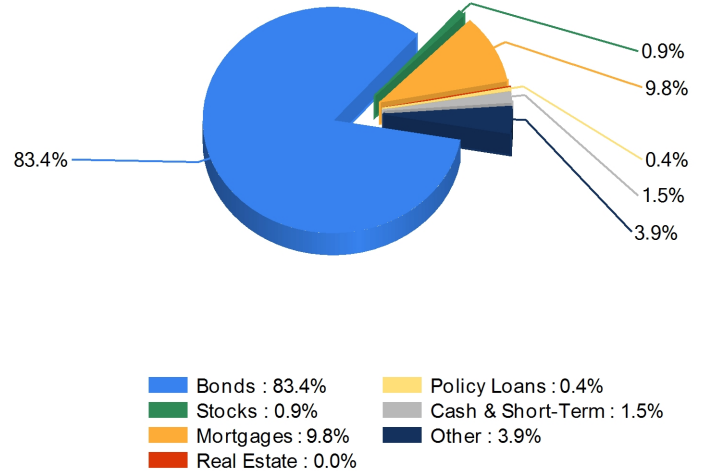
North American Co for L&H

5 Year Investment Yields



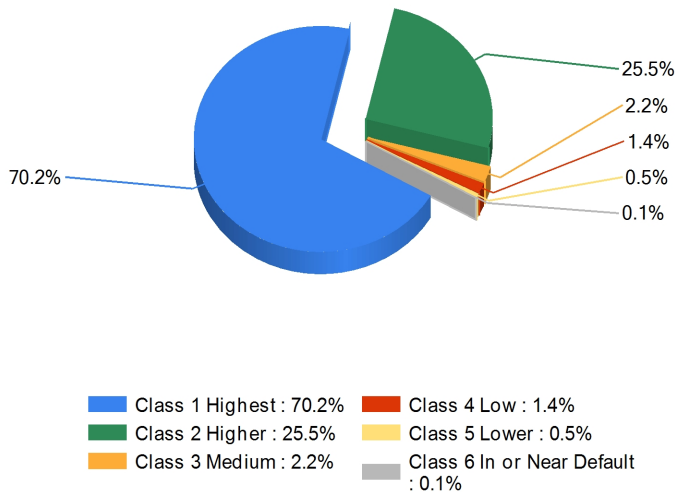
Net yield on mean invested assets

Invested Asset Distribution



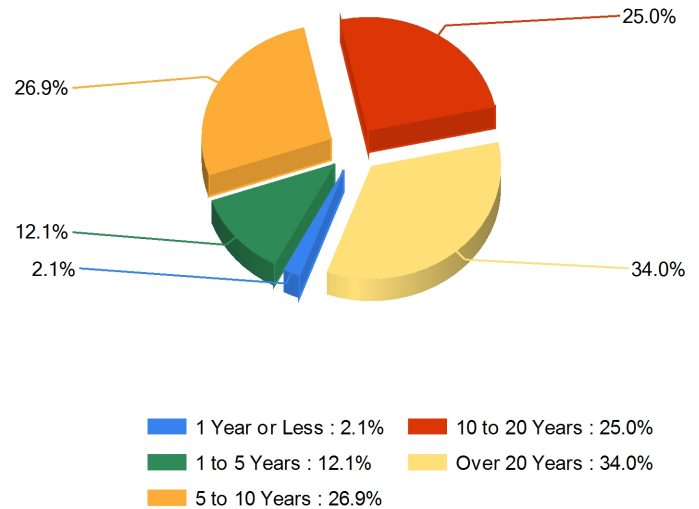
Distribution of the invested assets

Bond Quality



Distribution of bond classes

Bond Maturity



Distribution of bond maturity

Data for Year-End 2016 from the life insurance companies' statutory annual statements. This information represents only one aspect of a company's performance. All dollar amounts are in thousands.

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