Midland National Life Ins Co

Sammons Financial Group **Group Affiliation:** 4350 Westown Parkway Address:

West Des Moines IA 50266

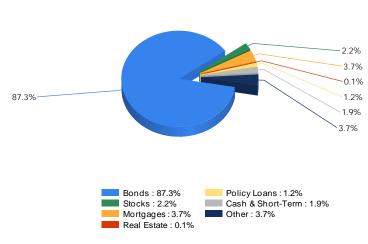
605-335-5700 Phone:

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	A+ (5)
Comdex Ranking(Percentile in Rated Companies)	92

Invested Asset Distribution

Total Invested Assets 29,594,524



Distribution of the invested assets

Non-Performing Assets

Bonds In or Near Default	1.5%
Problem Mortgages	0.1%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.6%
As a Percent of Invested Assets	0.1%

Income & Earnings

Total Income	4,529,500
Net Premiums Written	2,941,707
Earnings Before Dividends and Taxes	422,485
Net Operating Earnings	359,533

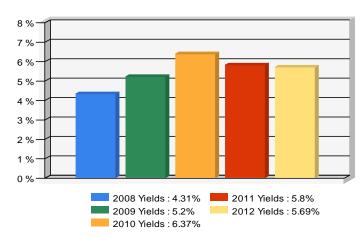


Assets & Liabilities

Total Admitted Assets	32,851,272
Total Liabilities	30,726,946
Separate Accounts	2,616,085
Total Surplus & AVR	2,398,219
As % of General Account Assets	7.9%

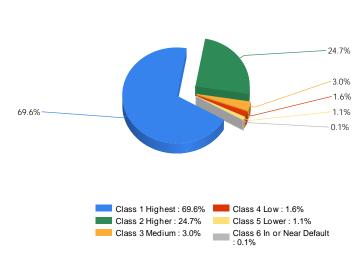
5 Year Investment Yields

5 Year Average 5.47%



Net yield on mean invested assets

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 2012 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 14, 2013.

Presented by: Michael Layne, Bank Compensation Group Inc., 108 South Railroad Avenue, Suite 5, Ashland, VA 23005 Phone: 804-334-8813 Email: mlayne@bankcompensationgroup.com