

Steven C. Palmitier, CLU
President and Chief Operating Officer



A Member of the Sammons Financial Group

Dear Partner Agency:

As the end of the year approaches, I would like to acknowledge the hard work and value you have provided our policyowners throughout this past year. Even in the midst of an uncertain economy, North American had a strong year.

With this in mind, it is important you continue growing as an agent, not only to secure your livelihood, but to protect your clients' financial future as well. One way to ensure you continue on this path is by joining a financial services organization such as the National Association of Insurance and Financial Advisors (NAIFA).

NAIFA is the largest financial services membership association in the United States with over 58,000 members. A membership with NAIFA will connect you with the resources you need to be successful, and will provide you with education and networking opportunities to help your business grow.

NAIFA offers a variety of resources to help raise your professional standing at any stage of your career, including:

- Training Seminars
- Conventions and Conferences
- Networking Opportunities
- NAIFA Communications (Online and Print)
- Leadership Development Programs
- Marketing, Sales, and Prospecting tools

To learn more about how you can strengthen your career, visit www.naifa.org or call NAIFA's Professional Development Department at (877) 866-2432.

North American strongly supports memberships in organizations like NAIFA. I urge you take a few minutes to look at the Web site and see what benefits NAIFA can offer you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Steven C. Palmitier', written in a cursive style.

Steven C. Palmitier
President and Chief Operating Officer