

Midland National Access Account

Minimum Account Balance

There is a minimum account balance of \$1500. Should the amount in your account fall below \$1500, a close-out draft for the amount held, plus accumulated interest, will be sent to you after the 10th of the month.

Crediting of Interest

Interest will be credited on the 10th of the month, at which time your quarterly statement will be sent to you.

Retained Asset Account Funds held by insurance companies are not guaranteed by the Federal Deposit Insurance Corporation (FDIC), but are guaranteed by the State Guaranty Associations. The beneficiary should contact the National Organization of Life and Health Insurance Guaranty Associations (www.nolhga.com) to learn more about the coverage limitations to his or her account.



MidlandNational.com



Midland National Access Account

Provided by Midland National and maintained by Midland National Access Account Services, can offer you peace of mind by knowing that you have the time you need to make decisions on your future plans.

Draft Account

You will receive a personalized draft book from Midland Access Account Services once your Midland National Access Account is established. You may write a draft immediately for the entire balance, or you may let your proceeds earn interest and use them only as you need them. When writing a draft, the minimum amount is \$250. Your draft can be used to deposit to your regular checking account, to pay bills or for any other purpose you desire.

The Midland National Access Account has no monthly maintenance or service fees, no draft charges, no redemption fees, no additional draft reorder costs or penalties for withdrawals.

Your account provides you with unlimited free draft-writing privileges. Draft reorders and routine account services are provided to you at no cost and function similarly to your personal checking account. There are no monthly maintenance fees. You will receive a monthly statement for each month that you have a transaction post to your account. If you have no activity during the month, you will receive a quarterly statement. Your statements will help you track your balance, activity and credited interest.

Fees* apply only for special services as listed below:

- Copies of drafts and statements—\$2.00 each
- Returned Drafts—\$10.00 each
- Stop Payment order—\$12.00 each

Competitive Interest Rates

Interest on your account balance is compounded daily at competitive market rates, subject to change weekly. The interest rate will be at least equal to or greater than the iMoneyNet Money Fund Averages for a 30-Day Net Simple Index for Taxable Funds and the Lipper Money Market Funds Average.

Interest is earned on your account from the date it is opened until the date a draft clears. Interest earned on the account may be taxable. Few other alternatives can offer you accessibility at such competitive yields.

Strength

The balance in your account and all interest earnings are fully guaranteed by Midland National.** Midland National has provided insurance protection for its policyholders since 1906 and consistently receives strong ratings from rating agencies, including A+ marks from both A.M. Best and Standard & Poor's. These agencies rate insurance companies on the basis of the company's financial strength, operating performance and ability to meet its obligations to contract holders.

Naming a Beneficiary

You are required to designate a beneficiary for the funds in your Midland National Access Account prior to the account being set up. In order to change that beneficiary please use the Beneficiary Designation Card that you will receive with your new account materials when your account is established and return it to Midland National Access Account, Insurance Service Division #933, P.O. Box 2310, Cherry Hill, NJ 08034.

Restricted Deposits

Additional funds cannot be deposited through your Midland National Access Account. Once the funds are withdrawn, they cannot be redeposited.

Assignments

Funds in your Midland National Access Account may not be assigned or used as collateral.

* Fees are subject to change without notice.

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A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its obligations to policyholders. A+ is the second highest rating out of 15 categories and was affirmed for Midland National Life Insurance Company as part of Sammons Financial Group on May 30, 2014. For the latest rating, access www.ambest.com.

Standard and Poor's awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on May 15, 2014 to Midland National Life Insurance Company, as part of Sammons Financial Group. The "A+" (Strong) rating is the fifth highest out of 22 available ratings.