

MNL RetireVantage[®]

fixed index annuity series

A solid combination of guarantees, liquidity and upside growth potential.

Immediate bonus

Up to **3% premium bonus**^{1, 2} on all premiums received in first five years.

(May be subject to a premium bonus recapture.)

Upside growth potential

- Up to eight interest-crediting strategies available
- Four uncapped strategies (subject to index margin/participation rate)
- Three volatility control index options

Flexibility with additional benefits rider

Flexibility with additional benefits rider (optional, annual 0.60% charge)

- Up to 5% additional premium bonus
- Return of premium feature
- Enhanced penalty-free withdrawals - after year two, up 20% of accumulation value available if no withdrawals in prior year



Talk to your financial professional for details.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from your accumulation value for additional optional benefit riders could under certain scenarios exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients.

Insurance products issued by Midland National® Life Insurance Company, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state.

The MNL RetireVantage® is issued on form AC/AS124A (certificate/contract) and ICC16-AS145A.MVA (contract).

1. Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.
2. The premium bonus is not recaptured in the event of death of the annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, required minimum distributions (by current company practice*) or under the nursing home confinement waiver or on any rider charge.
3. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

*A feature offered "by current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.

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