Instructions to request advisory fee deductions

Issued by Midland National[®] Life Insurance Company

As the RIA Firm or advisor, you can submit a request to have investment advisory fees deducted from your clients' Midland National contract value at any point after the contract issues.

Advisors can deduct advisory fees from contracts with a "**Client advisor authorization form**" on file with Midland National and have the appropriate authorization box checked on the form. If the client withdraws the authorization, subsequent advisory fees must be collected outside the Midland National contract.

Step one

Complete the **Advisory fee request form**', including appropriate annuity contract number and firm information. Choose either the one-time or systematic fee withdrawal option and appropriate disbursement type.

Step two

Please submit the completed Advisory Fee Request Form to Midland National by fax at 877-586-0249 or online via our **secure document upload available under the Summary tab of the client account**.

Completed forms can also be sent via PDF email attachment to **RIAService@sfgmembers.com**.

If choosing the one-time fee option, a new Advisory Fee Request Form must be completed for each subsequent request to deduct advisory fees from a Midland National contract.

For systematic fee withdrawals, only one form is needed. It's important to note that advisory fees are not prorated in the first period. Instead, we determine the annual amount to bill and divide that by the frequency elected. For example, if the fee is set for quarterly distribution, we'll process the following calculation:

\$100,000 x 0.01 = \$1,000 (annual amount to bill)

\$1,000 / 4 = \$250

\$250 would be withdrawn on the date provided on the form. It is not prorated.

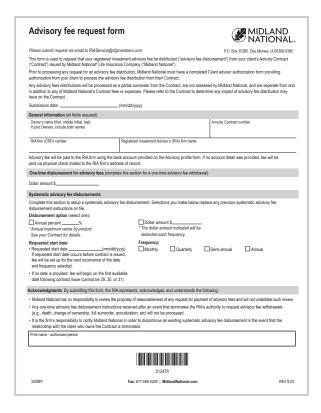
Please allow two business days to process and deduct the fees.

Fee Change Requests

To change an existing advisory fee, simply submit a newly completed and dated form.

Please submit all change requests at least 10 business days prior to effective date of the expected change.





Important reminders about advisory fees

Midland National has received approval from the Internal Revenue Service for advisory fees on fixed index annuity, variable annuity, and registered indexlinked annuity non-qualified contracts. These fees are not treated as distributions if they stay below an annual rate of 1.50% of the contract's cash value. Midland National sets limits on these fees, which may be lower than the approved rate. If advisory fee withdrawals from certain annuity contracts exceed these limits, they may be taxable to the contract owner. More details can be found in the annuity contract.

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