

Midland National Capital IncomeSM

fixed index annuity

Annuity

Are you financially prepared for a health-related event?



Double¹ your lifetime payments when it may matter most

with the health-activated income multiplier²

There may come a time that you are unable to perform two out of the six Activities of Daily Living (ADLs). Help prepare for unexpected personal care costs with Midland National Capital IncomeSM fixed index annuity.

Capital Income's health-activated income multiplier delivers ...

- **2X your lifetime payment amounts (LPAs)¹**
Starting after your third contract year
- **Up to five annual payments**
Do not have to be taken consecutively

See it in action

You turn on level LPAs, which in our example is \$12,000 annually. If eligibility requirements are met, payments can double to \$24,000 for up to five years.



This hypothetical example is for illustrative and educational purposes only.

Eligibility, benefit access based on six basic tasks

At the time the contract becomes effective, you'll have to be able to perform all six activities of daily living to qualify for the benefit. Then, if after the third contract anniversary you're ever deemed unable to complete **two** of the **six activities** and meet other eligibility conditions³, the health-activated income multiplier will become available to you.

Activities of Daily Living (ADLs) include:

- Bathing
- Contenance
- Dressing
- Eating
- Transferring
- Toileting



Ask your financial advisor how an insurance product could fit within your overall portfolio.

Midland National **Capital Income** fixed index annuity

Sammons FinancialSM is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including Midland National[®] Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National Life Insurance Company.

Registered investment advisors* (financial advisors) who work with our appointed insurance agents (financial professional(s)) operate independently from Midland National and vary in the extent to which they use the insurance products available to any respective financial professional.

*Midland National does not evaluate, endorse, recommend, or guarantee the services of any financial advisor. You have the relationship and hiring decisions with your financial advisor. As such, we will not supervise or monitor the financial advisor's activities or your overall investment portfolio, nor are we responsible for the performance of your investments. We have no discretionary authority or control, or liability for any damages with respect to how your financial advisor manages your investment assets.

1. Multiplier factor is 200% for single payout. Factor will be lower for joint payout. See contract for full details.
2. Known as ADL Benefit Rider in your contract. See contract for full ADL definitions and additional conditions required to elect it. THE ADL BENEFIT RIDER (ALSO KNOWN AS THE HEALTH-ACTIVATED INCOME MULTIPLIER) IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE. Not available in all states.
3. We will need to receive written proof, acceptable to us, from a physician who has determined that you are unable to meet two of six ADLs with an expectation the condition(s) are permanent.

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 or strategy fees associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

Refer to your contract for further details. The Midland National Capital IncomeSM is issued on base contract form AS202A/ICCI9-AS201A, or appropriate state variations including all applicable endorsements and riders. This product, its features and riders may not be available in all states.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



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