

Issued by Midland National® Life Insurance Company

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Accumulation MNL RetireVantage® MNL IndexBuilder® MNL Accelerate® 5 fixed index annuity fixed index annuity **Product** fixed index annuity 10- and 14-year surrender 10- and 14-year surrender 5-year surrender charge period¹ charge periods1 charge periods¹ Our strongest accumulation potential Premium bonus options² Guaranteed participation and fixed For all premium received rates through surrender period Non-premium bonus design in first three years Flexible premium; Non-premium bonus design **MNL IndexBuilder 10** \$20,000: Low band rates Single premium 7% for \$20,000-\$74,999 \$75,000+: High band rates 10% for \$75,000+ Diversification Diversification **MNL IndexBuilder 14** 10 interest-crediting strategies: 18 interest-crediting strategies: 8% for \$20,000-\$74,999 • Partnerships with Fidelity, 12% for \$75,000+ • Partnerships with Fidelity, Nasdag, and S&P Nasdag, and S&P **Diversification** (may vary by state) • 8 uncapped crediting strategies • 14 uncapped strategies 18 interest-crediting strategies: (subject to index participation rate) (subject to participation rate) • 14 uncapped strategies • 4 enhanced participation (subject to participation rate) • 4 enhanced participation strategies (with a strategy fee11) strategies • 4 enhanced participation (with a strategy fee11) Liquidity strategies (with a strategy fee11) • 10% annual penalty-free Liquidity withdrawal³ starting in year two • 10% annual penalty-free • Partnerships with Fidelity, withdrawal³ starting in year one Nasdag, and S&P • 100% nursing home confinement waiver starting in year two Liquidity (not available in all states) • 10% annual penalty-free withdrawal³ starting in year two • 100% nursing home confinement waiver starting in year two (not available in all states) Optional additional benefits rider⁶ (0.95% annual charge) • 7% enhanced premium bonus • Return of premium feature • Up to 20% enhanced penaltyfree withdrawal³ • 4% annuitization bonus • Issue age 79 (10-year); 75 (14-year); • Issue age 79 (10-year); 75 (14-year); • Issue age 85; may vary by state Clients may vary by state may vary by state Balance of growth and guarantees who may · Accumulation potential • Our highest premium bonus Non-qualified stretch Flexible premium Inherited IRA benefit Trusts and non-natural entities

Products listed are the generic versions used in most states. Products listed may not be available in all states. Please see the product disclosures and availability chart for applicable state variations and product availability.



Performance-based **Guaranteed Income** Income MNL Endeavor® 8 **MNL Income Planning Annuity®** MNL IncomeVantage® Pro fixed index annuity fixed index annuity fixed index annuity 8-year surrender 10-year surrender 10-year surrender charge period¹ charge period¹ charge period Non-premium bonus design Single-account value design Stacking design • Built-in income feature⁷ Flexible premium; \$20,000 non-qualified • Flat 1.25% annual charge based on and qualified (\$50/month TSA salary initial premium • Includes account value and benefit reduction) base values Our highest guaranteed lifetime income⁴ High-band rates start at \$75,000. • 10% annual lifetime payment Our highest income potential increase (LPI) every birthday you defer 2.00% of benefit base + 150% Diversification up to 10 years8 (150% weighted average net 13 interest-crediting strategies: interest credit percentage¹²) • Income doubles within 8 years of • 8 uncapped strategies deferral • Immediate income available (subject to index margin/participation rate) (at least age 50) • Income = net premium¹⁰ x lifetime Liquidity payment percentage (LPP) • Up to 20-year rollup period • 10% annual penalty-free withdrawal³ • Immediate income available • Increasing or level income^{4,5} starting in year two • No Fee **Additional Protection** • Lifetime payment amount (LPA) **Enhanced death benefit** multiplier 2X LPA for up to five years • Benefit base paid out in 5 annual (2 of 6) activities of daily living^{9, 13} payments or accumulation value available as lump sum • 100% nursing home confinement waiver starting in year two **Additional protection** (not available in all states) • 100% nursing home confinement waiver starting in year two Liquidity (not available in all states) • Beginning first contract year, up to 5% of the initial premium may be taken Liquidity each year • Beginning 2nd contract year, up to 5% of the beginning of the year accumulation value may be taken each year.

• Issue age 85; may vary by state

Non-qualified stretch

Inherited IRA

• Issue age 79; may vary by state

• Wants max guarantees

• 72(t)

• Specific income at a specific time

• Issue age 79; may vary by state

• Our highest potential income

• Flexibility to accumulate, take income,

• Fee adverse

leave a legacy

Sammons Financial® 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.

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 the accumulation value for optional benefit riders or strategy fees or charges 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.

This is not a complete comparison of all Midland National® fixed index annuities or of the listed fixed index annuity products. Please see the product brochures for further details on the features, limitations and complete product disclosures.

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 and state availability chart for further details, specific features/options, and limitations by product and state.

The MNL Income Planning Annuity® is issued on base contract form AS200A/ICCI9-AS200A or appropriate state variation including all applicable endorsements and riders.

The MNL Income Vantage® Pro is issued on base contract form AS201A/ICC19-AS201A or appropriate state variation including all applicable endorsements or riders.

The MNL RetireVantage® is issued on base contract form AS124A/ICC16-AS145A.MVA/AS145A or appropriate state variation including all applicable endorsements and riders.

The MNL Endeavor® is issued on base contract form ASI24A/ICCI6-ASI45A.MVA/ASI45A or appropriate state variation including all applicable endorsements and riders.

The MNL IndexBuilder® is issued on base contract form AS145A, ICC16-AS145A.MVA or appropriate state variation including all applicable endorsements and riders.

The MNL Accelerate® is issued on base contract form ICCI9-AS201A/AS201A/AS202A or appropriate state variation including all applicable endorsements and riders.

- 1. A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.
- 2. Premium bonus, enhanced premium bonus, and ABR premium bonus may vary by annuity product, state, premium band and surrender charge period selected and may be subject to a premium bonus, enhanced premium bonus, or ABR 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, enhanced premium bonus, and ABR premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.
- 3. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.
- 4. "income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
- 5. The increasing lifetime payment amount (LPA) feature may not be available in all states.
- 6. May vary by state. Optional additional benefit rider (ABR) has an annual cost of 0.95% on the MNL IndexBuilder 10-and-14. See product specific materials for further details.
- 7. While certain included features may have no explicit cost, a product with a built-in GLWB feature may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't have these built-in features.
- 8. After year 10, the annual lifetime payment increase is 2.00% until the minimum of year 25 or attained age 80.
- 9. Must be able to complete all six ADLs at issue. For full descriptions of ADLs, please see contract.
- 10. Net premium is initial premium, reduced by withdrawals on a dollar-for-dollar basis.
- 11. Enhanced Participation Rate includes a strategy charge for a higher participation rate and is known as a "Strategy Fee Annual Percentage" in the contract. Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. For MNL RetireVantage, and MNL IndexBuilder 10 and 14, strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.
- 12. The weighted average net interest credit percentage is equal to the sum across all fixed and index account options of: 1) the interest credit for the account during the contract year that ends on the current anniversary less any applicable strategy fee annual percentage multiplied the number of years in the term for terms that end on the current anniversary multiplied by 2) weighted average allocation amount for that account on the prior contract anniversary divided by 3) total weighted average allocation amounts for all accounts on the
- 13. The (LPA or Nursing Home) Multiplier can be paid out for a maximum of five annual payments as long as the client continues to meet the requirements on each payment date. Confirmation that the client continues to meet the requirements will be required on an annual basis. See the product brochure for further details and limitations.



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