

# Here for you today and tomorrow

It's a feeling: uncertainty about the future.

- Will my family be covered if I pass?
- Will I have enough to retire?
- Will the financial companies I've trusted be around when I need them?

You can rest assured in your decision to trust Midland National. We stand strong by the depth of our roots and want to help you stay confident and focused on your financial future.

## Protection.



Regardless of the life insurance policy type, Midland National is committed to fulfilling death benefit payments when your beneficiaries might need the financial protection the most.

## Stability.



Midland National has made it through challenging times and emerged stronger over the course of its 115+ year history. You can count on the strong coverage you have selected from a company that has consistently received A+ reviews from top rating agencies.<sup>1</sup>

## Flexibility.



Whether it's an accelerated death benefit payment while you're living, a claim from a loved one passing away, or converting an existing policy when your needs change, your life insurance policy offers flexibility to fit life's circumstances.

## Strength.



Midland National has over 1 million life insurance and annuity policies in force<sup>2</sup> and is one of the country's largest privately owned companies. Private ownership means we can make smart decisions for the long-term instead of ones that drive short-term earnings.

*As your financial professional independently contracted with Midland National, feel free to contact me about your current policy or with questions about future protection. I'm here for you, today and tomorrow.*

Independent Agent

**Phone:**

**Email:**

1. 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 as part of Sammons Financial Group on July 30, 2021. For the latest rating, access [www.ambest.com](http://www.ambest.com).

A+ (Stable) Rated by Fitch Ratings, a global leader in financial information services and credit ratings, on December 14, 2021, assigned an Insurer Financial Strength rating of A+ Stable for Midland National. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization and strong operating profitability supported by strong investment performance. For more information, read the [Fitch Ratings report](#).

S&P Global Ratings awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on June 2, 2021 to Midland National as a member of Sammons<sup>®</sup> Financial Group, Inc. The "A+" (Strong) rating is the fifth highest out of 22 available ratings as a member of Sammons<sup>®</sup> Financial Group, Inc.

2. Internal data, June 2020.

Life insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The Index Accounts are subject to caps and participation rates. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. For costs and complete details, call or write Midland National Life Insurance Company, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Telephone: 800-923-3223

Indexed Universal Life Insurance products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

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

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*.

Insurance products and Accelerated Death Benefit Endorsements, including all applicable endorsements and riders, are issued by Midland National Life Insurance Company, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.