

*go with*  
**STRATEGIC ACCUMULATOR® IUL 3**

**Go with a competitive IUL product that stands out in a crowded market.**

Meet our flagship indexed universal life insurance (IUL) product—**STRATEGIC ACCUMULATOR IUL 3**. In addition to death benefit protection, Strategic Accumulator IUL 3 was designed for **strong, long-term cash value growth potential** and **reduced market volatility** to help strengthen your client’s supplemental retirement income.

*go with* **PERFORMANCE**

Not only can Strategic Accumulator IUL 3 illustrate well, it was designed to perform well too, providing value for the life of the policy. With **strong cap rates** and **lowered account charges**, it’s designed to grow and sustain cash value over time, with the ability to outperform the rest.

See how Strategic Accumulator IUL 3 outperforms products from the industry’s top IUL insurance carriers (as identified by LIMRA<sup>1</sup>). Rankings may vary by class.

Illustrated using the S&P 500 Index Annual Pt to Pt crediting method.

<b>Male, Age 45, Preferred: \$25K Annual Premium to Age 65, 20-year distributions starting at age 66</b>		
	<b>Initial Death Benefit</b>	<b>Distribution</b>
<b>Midland National Strategic Accumulator IUL 3</b>	<b>\$361,632</b>	<b>\$97,536</b>
National Life Group FlexLife	\$395,439	\$92,040
Fidelity and Guaranty Life FG Pathsetter	\$415,625	\$89,052
Penn Mutual Accumulation IUL	\$404,186	\$87,876
Allianz Life Accumulator IUL	\$357,068	\$86,436
Mutual of Omaha Income Advantage IUL	\$439,244	\$81,281
Nationwide Indexed UL Accumulator II 2020	\$404,933	\$78,828
John Hancock Accumulation IUL 24	\$386,784	\$78,302
Pacific Life Pacific Horizon IUL 2	\$374,486	\$76,882
Transamerica Financial Choice IUL II	\$390,000	\$75,012

<b>Male, Age 55, Preferred Best: \$35K Annual Premium to Age 70, 20-year distributions starting at age 71</b>		
	<b>Initial Death Benefit</b>	<b>Distribution</b>
<b>Midland National Strategic Accumulator IUL 3</b>	<b>\$384,351</b>	<b>\$81,204</b>
Penn Mutual Accumulation IUL	\$404,170	\$72,469
National Life Group FlexLife	\$417,308	\$71,760
Fidelity and Guaranty Life FG Pathsetter	\$426,228	\$70,703
Allianz Life Accumulator IUL	\$383,269	\$69,408
Pacific Life Pacific Horizon IUL 2	\$453,200	\$69,332
Mutual of Omaha Income Advantage IUL	\$391,068	\$68,350
Nationwide Indexed UL Accumulator II 2020	\$418,805	\$67,164
John Hancock Accumulation IUL 24	\$399,594	\$65,521
Transamerica Financial Choice IUL II	\$403,000	\$62,784

Hypothetical examples and illustrations are not intended to predict future performance. The use of alternate assumptions could produce significantly different results. Illustrations are not complete unless all pages are included.

Illustrated with an increasing death benefit switching to level when premiums end. Participating loans with max 0.50% spread targeting \$10,000 cash surrender value at age 100. Midland National illustrated with the S&P 500 Annual Point to Point and Fixed Interest Participating Policy Loans using Midland National’s ExactIllustrations (November 2025), competitors using a comparable index selection and participating loan. Monthly distributions where available.

Information taken from competitor software as of Nov. 18, 2025, numbers shown include recent rate changes. While Midland National believes the figures presented in the table are accurate, Midland National makes no representation or warranty as to their accuracy and may also be subject to change at any time. For questions regarding this information, please contact a representative from the applicable company.

# go with FLEXIBILITY

Life changes, and your client's life insurance policy should flex with them. Whether they want to make sure they can set a certain amount aside for their loved ones, need to take a loan for an unexpected expense, or accelerate part of the death benefit for a qualifying illness, Midland National has your client covered.

**Fixed interest participating policy loans** provide financial flexibility without sacrificing growth—and they're available in policy year three. We declare an interest rate charged for the loan, but the loaned money stays in the index accounts and continues to earn index credits. We also credit a bonus on the loaned money! This loan – and the bonus – are available in policy year three.

**Protected death benefit:** This unique feature<sup>2</sup> only offered by Midland National provides a guaranteed death benefit with flexibility, allowing your client to choose the amount they want to guarantee, and the amount they want to access in distributions in the future.

**Living benefits:**<sup>3</sup> Accelerated death benefits for critical, chronic, and terminal illness are included with no additional premium<sup>4</sup>, allowing your client to access a portion of their death benefit while living if they were diagnosed with a qualifying illness.

A couple things that make our living benefits stand out:

- **Waived policy charges during a chronic illness claim**
- **Ceased lapse checking when over 50% of the death benefit is accelerated**

## FIXED INTEREST PARTICIPATING LOAN RATES



**2.0%**  
CURRENT  
BONUS RATE<sup>5</sup>



**0.50%**  
GUARANTEED  
BONUS



**2 MILLION**  
COMBINED TOTAL  
ACCELERATION AMOUNTS  
UP TO \$2 MILLION.

# go with ENDURANCE

Don't settle for just 20 years of retirement income. Strategic Accumulator IUL 3 is set up to perform and endure for the long-term with illustrating income to age 100 and beyond.

**Guaranteed 0% floor\*:** Protect against market downturns throughout the life of the policy. The floor is never less than zero percent on an index, even in a down year.

\*0.25% current floor on S&P 500 annual pt to pt

**Premier retirement income:** Strong income potential to help supplement retirement income for your clients, while helping mitigate market volatility and taxes.



**GUARANTEED  
FLOOR**

# go with STABILITY

**Strong and stable since 1906:** With over 115 years of business under our belt, Midland National's continued and consistent financial strength helps ensure reliability for your clients.

## Go with a winning solution. Run an illustration today.

Ready to see how **Strategic Accumulator IUL 3** can fit your clients' needs? Contact your **Regional Distribution Partner** or **Agent Solutions** today to run an illustration and see how this IUL is built to excel.

Regional Distribution Partners are Regional Sales Directors who are independent agents contracted with Midland National and Regional Vice Presidents who are employees of Midland National.

1. The carriers listed are the top 10 IUL insurance carriers according to LIMRA's U.S. Individual Life Sales Survey, Q3 2025.

2. To the best of our knowledge, this feature is not available for products outside of Sammons Financial Group Companies.

3. Accelerated Death Benefits are subject to eligibility requirements. There is no additional Monthly Deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment received in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required each time an Election is made.

4. Subject to premium payment requirements.

5. The current interest bonus on money allocated for a Fixed Interest Participating Policy Loan is 2% for years 3+. There is no bonus on money allocated to any other loan type. The interest bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the guaranteed percentage will not change.

THE S&P 500® COMPOSITE STOCK PRICE INDEX -> S&P 500® Index

THE S&P 400® COMPOSITE STOCK PRICE INDEX -> S&P MidCap 400® Index

These Indices do not include dividends paid by the underlying companies.

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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.

The net cost of a Fixed Interest Participating Policy Loan could be negative if the credits earned are less than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged less any guaranteed bonus. In brief, fixed interest rate loans have more uncertainty than standard policy loans in the interest rate credited.

If the policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit. The Protected Death Benefit cannot be elected if the Over loan Protection Benefit is in effect.

**Agents offering, marketing, or selling accelerated death benefits for chronic illness in California must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long term care insurance to clients. You must provide clients with the ADBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purpose only, not for conversions.**

Strategic Accumulator® IUL 3 is issued on the state version of policy form P100/ICC22P100 including all applicable endorsements and riders, by Midland National® Life Insurance Company, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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