


*go with*  
**ENDURANCE**

Just like a marathoner needs stamina to conquer the entire race, your clients need retirement income that can last their entire lifetime—not just part of the journey.

**Are your clients prepared for a retirement that could last into their 100s?** Midland National's Strategic Accumulator IUL 3 is an indexed universal life (IUL) insurance product built to help provide enduring financial performance today—and long into the future. In addition to death benefit protection, **Strategic Accumulator IUL 3 is designed for strong cash value accumulation to help ensure lasting security that stretches far beyond the standard retirement age.**

## SEE THE DIFFERENCE

While rankings may vary in some classes, the hypothetical examples below show how Strategic Accumulator IUL 3 stacks up to other top IUL insurance carriers in product endurance. Multiple scenarios highlight distributions for both male and female clients, showing income potential up to age 100.

Illustrated using the S&P 500 Index Annual Pt to Pt crediting method and ranked via 20-year distribution rate.

### Male, Age 35, Preferred Best: \$15,000 annual premium to age 65, distributions start at age 65

Company and Product	Initial Death Benefit	Distributions for 20 years	Distributions to age 100
Midland National Strategic Accumulator IUL 3	\$279,053	\$135,876	\$132,948
Corebridge Financial Max Accumulator+ III IUL	\$315,372	\$132,987	\$124,787
Fidelity & Guaranty Life FG Pathsetter	\$329,618	\$130,001	\$110,708
Allianz Life Accumulator IUL	\$280,722	\$127,296	\$87,144
Prudential Momentum IUL	\$300,449	\$125,892	\$112,860

### Female, Age 35, Preferred Best: \$15,000 annual premium to age 65, distributions start at age 65

Company and Product	Initial Death Benefit	Distributions for 20 years	Distributions to age 100
Midland National Strategic Accumulator IUL 3	\$325,117	\$137,592	\$135,756
Corebridge Financial Max Accumulator+ III IUL	\$369,209	\$134,049	\$126,781
Fidelity & Guaranty Life FG Pathsetter	\$400,337	\$131,474	\$113,337
Allianz Life Accumulator IUL	\$335,757	\$131,208	\$90,312
Prudential Momentum IUL	\$354,956	\$127,188	\$116,088

**Male, Age 55, Standard: \$35,000 annual premium to age 70, distributions start at age 70**

Company and Product	Initial Death Benefit	Distributions for 20 years	Distributions to age 100
Midland National Strategic Accumulator IUL 3	\$384,351	\$78,276	\$76,308
Corebridge Financial Max Accumulator+ III IUL	\$410,377	\$70,862	\$66,972
Prudential Momentum IUL	\$395,525	\$69,792	\$68,828
Penn Mutual Accumulation IUL	\$417,308	\$69,384	\$61,416
Lincoln Financial WealthAccumulate 2 IUL	\$382,470	\$68,963	\$60,854


**Female, Age 55, Standard: \$35,000 annual premium to age 70, distributions start at age 70**

Company and Product	Initial Death Benefit	Distributions for 20 years	Distributions to age 100
Midland National Strategic Accumulator IUL 3	\$442,598	\$81,456	\$79,992
Corebridge Financial Max Accumulator+ III IUL	\$477,930	\$73,404	\$69,772
Lincoln Financial WealthAccumulate 2 IUL	\$453,914	\$71,603	\$63,458
Prudential Momentum IUL	\$456,150	\$71,448	\$65,604
Penn Mutual Accumulation IUL	\$488,059	\$71,064	\$63,120

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. Monthly distributions where available.

Information taken from competitor software as of 9/12/24, 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 ENDURANCE.  
RUN AN ILLUSTRATION TODAY.**

Ready to see how Strategic Accumulator IUL 3 can help your clients achieve financial endurance for the long run? Contact your **regional distribution partner** or **Agent Solutions** today to run an illustration.

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.

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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