

How clients can get more with Midland National

Strategic Accelerator® IUL 3

When your client is looking for an “**Age at Home**” strategy that provides multiple layers of protection, Strategic Accelerator IUL 3 offers a death benefit, critical, chronic, and terminal illness benefits, and the potential for cash-value build up with no surrender charge.

Here are some things for clients to consider when planning a future care financial strategy:

- **Out-of-pocket costs** may start to deplete retirement savings
- Possible impact on **quality of life** in retirement
- Having multiple **layers of protection** without sacrificing personal investment strategies

Chronic illnesses represent one of the nation's leading causes of disability — and are drivers of the nation's **\$4.1 trillion** in annual health care spending.¹

Protection with growth potential

When utilizing indexed universal life (IUL) insurance products, that include our accelerated death benefit endorsement (living benefits), policyowners can benefit from:



Immediate death benefit leverage – policyowner gets immediate death benefit protection that can grow over time



Critical, Chronic and Terminal illness* (living benefits) – if diagnosed with a qualifying illness, the insured can accelerate a portion of the death benefit to current dollars to help cover the costs of care and aging at home or a qualified care facility.



Portfolio Participation² – The policy's cash value can earn index credits by selecting from a variety of indexing strategies.



Choice of care – Our critical, chronic or terminal illness accelerated death benefit claim is paid in one amount on an annual basis.* This gives the policyowner full control over their care, and receipts are not required.

**Subject to eligibility requirements.*

What makes Strategic Accelerator® IUL 3 different?

Your clients don't have to sacrifice portfolio participation² for multiple layers of protection.

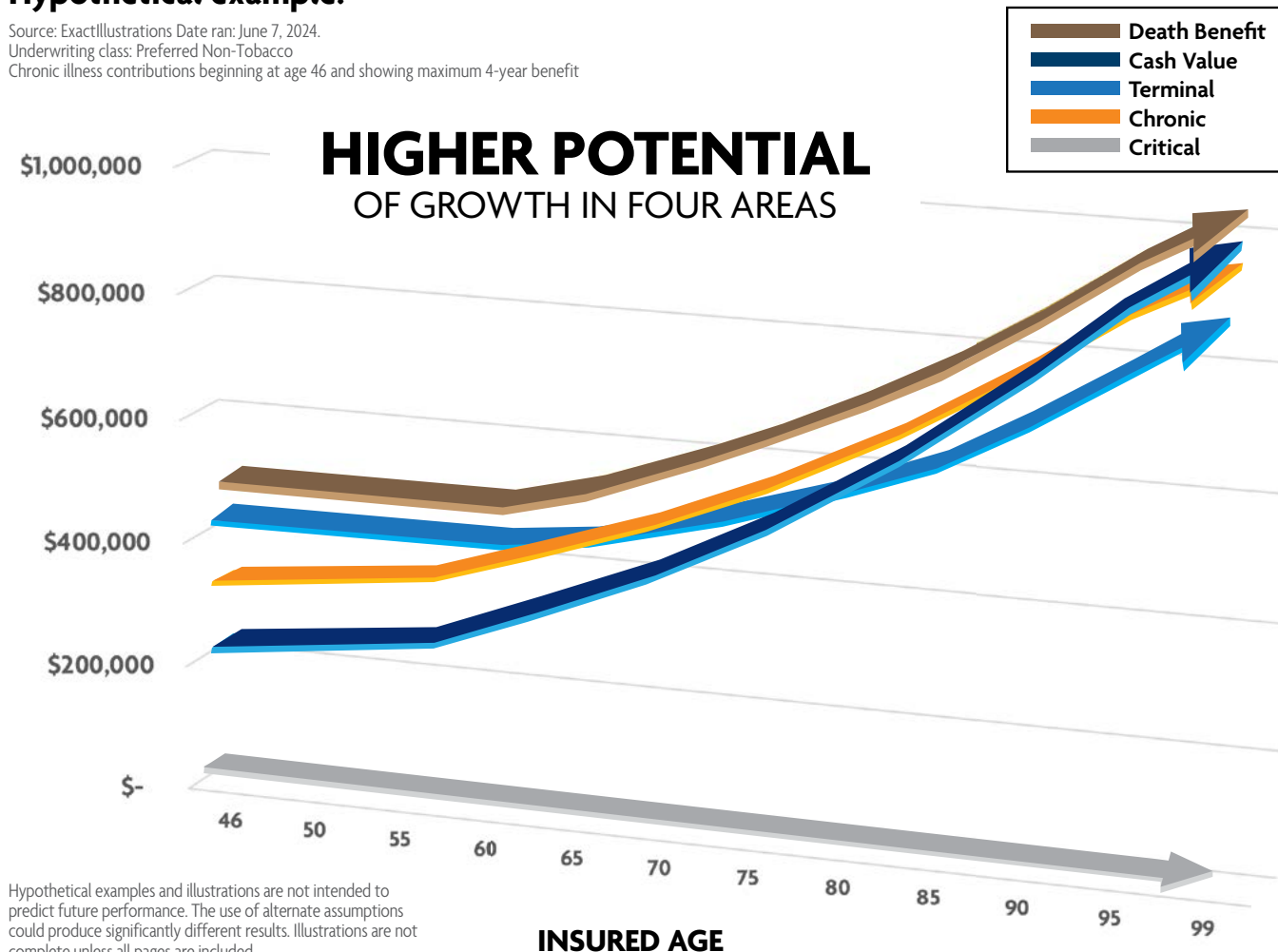
Our death benefit **accelerates**. That means higher growth potential for death benefit, cash value, chronic, and terminal illness benefits, over time.

Hypothetical example:

Source: ExactIllustrations Date ran: June 7, 2024.

Underwriting class: Preferred Non-Tobacco

Chronic illness contributions beginning at age 46 and showing maximum 4-year benefit



Chronic illness affects 6 in 10 adults in the United States¹. **Does your client's "Age at Home" plan offer these core benefit strategies, including living benefits, to help cover these costs?** Consider using life insurance when planning for chronic illness as part of your client's financial strategy.

For questions or complete details regarding the definitions and qualifications of these benefits, please speak with your **IBD Business Development Team**.

1. Source: Centers for Disease Control and Prevention https://www.cdc.gov/pcd/issues/2023/23_0120.htm

2. 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.

Accelerated Death Benefits are subject to eligibility requirements.

ACCELERATED DEATH BENEFIT – CHRONIC ILLNESS IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.

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 Accelerator® IUL 3 is issued on the state version of policy form PI00/ICC22PI00 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. 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.

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