

YOU HAVE *Risks* WE HAVE A *Solution*

Think strategically with *Strategic Accumulator* Indexed Universal Life (IUL) Insurance

Life comes with many risks that are out of your control. The important thing is that you take action on what you can control. Don't bet against yourself. Protect yourself with **Strategic Accumulator**, one product that can help avoid four risks.

4 Risks...

#1 Death risk

If you are a breadwinner in your family and you happen to die unexpectedly, your family could be left in a vulnerable financial position during an already difficult time.

#2 Opportunity risk

If you aren't exploring new opportunities and working to maximize the effectiveness of your finances, you risk overlooking new opportunities for growth in unexpected places.

#3 Retirement gap risk

While living a long life is a good thing, it could actually create financial challenges if you aren't prepared. Your longevity could present a risk of running out of retirement funds.

#4 Illness risk³

Being diagnosed with a medical condition is difficult enough. But if you don't plan for the possibility, high medical bills could add additional stress to an already stressful situation.

A Solution: *Strategic Accumulator*

- **Death benefit protection** – Helps ensure your financial plan is carried out for your loved ones.
- **Account interest multiplier¹ and interest bonus²** – These standout features of **Strategic Accumulator** help contribute to strong cash value growth potential.
- **Helps supplement retirement** – Enables you to access your policy's cash value to supplement your retirement income.
- **Accelerated Death Benefits³** – Access a portion of the death benefit if you happen to be diagnosed with a qualifying medical condition. Use the funds any way you choose, such as paying for medical bills or the costs of a caregiver.

Talk to your financial professional to learn how you can help reduce these risks with *Strategic Accumulator*.

1. The account interest multiplier is applied after interest credit or index credit is determined before any interest bonus. It is not applied to the interest bonus, the minimum account value, nor to any portion of the account value that is policy debt.
2. Strategic Accumulator offers a conditionally guaranteed interest bonus on the fixed account. If we are crediting interest in excess of the guaranteed interest rate and your policy is in effect after the 10th policy anniversary, your policy will receive an interest bonus. The interest bonus is 1.0% above the then current interest rate. The interest bonus percentages are not guaranteed and are subject to change; however, once a policy is issued, the percentage will not change. For standard policy loans the interest bonus is not applied to any loaned amount.
3. Accelerated Death Benefits are subject to eligibility requirements. The death benefit will be reduced by the amount of the death benefit accelerated. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated. An administrative fee is required at time of election.

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. Failure to meet premium requirements may result in a lapse in the policy and participation in the index accounts. 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

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*.

TEXAS RESIDENTS: Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's, or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse's, and your family's eligibility for public assistance.

Indexed universal life 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.

Strategic Accumulator (policy form series LI47), Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal Illness (form series TR210), Accelerated Death Benefit Endorsement for Chronic Illness (form TR193, CA only), Accelerated Death Benefit Endorsement for Critical Illness (form TR197, CA only), and Accelerated Death Benefit - Terminal Illness (form TR156, CA only), are issued by Midland National Life Insurance Company, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Product, features, endorsements, riders or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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