

# Determine your clients' probability of retirement success

## With a fixed index annuity offering guaranteed lifetime income

The MNL Income Planning Annuity can help optimize your clients' probability of retirement success by adding a guaranteed income stream for life, which can help bridge the gap between expected Social Security income and investments.

### Take a closer look

Let's compare two different portfolio allocation scenarios for a 65-year old, both utilizing \$1,000,000 in investable assets.

**Which portfolio could provide your clients with optimal retirement confidence?**

Portfolio A		Portfolio B	
100% Managed Money (MM) account		58% fixed index annuity (FIA) offering guaranteed lifetime income / 42% Managed Money (MM) Account	
<p>Client invests solely in a managed money account with an initial <b>withdrawal rate of 4%</b>.</p> <p>With 100% of assets subject to market fluctuations, what guarantees does this portfolio have that the money will last?</p>		<p>Client adds MNL Income Planning Annuity offering guaranteed lifetime income with \$585,652 in premium, and invests \$414,348 in a MM account.</p> <p>Because of the guaranteed lifetime income with the FIA, portfolio B can <b>completely conserve the MM account which allows it to continue growing.</b></p>	
→ 90% success ←		→ 100% success ←	
\$1,000,000 with initial withdrawal rate: <b>4%</b>	\$40,000 income	*\$585,652 into a FIA to provide guaranteed income for life	\$40,000 <sup>1</sup> income
		\$414,348 in MM with <b>0% withdrawal rate</b>	With income needs satisfied, this allows for secondary objectives: increased growth, liquidity, inflation protection, or estate planning
Social Security income <sup>2</sup>	+ \$22,344	Social Security income <sup>2</sup>	+ \$22,344
Initial annual income (MM + Social Security)	= \$ 62,344	Initial annual income (FIA + Social Security)	= \$62,344

**With portfolio B, you can guarantee 100% probability of success, and preserve a portion of the Managed Money account in retirement.**

**\*Case study:** A 60-year-old retiring at 65 only requires \$393,314 in FIA premium with the same 100% probability of success.

Success is based on supporting the withdrawal rate for a 30-year retirement with managed money account portfolios having a mix of 60% stocks and 40% bonds. Portfolio A sustains a 4% initial withdrawal amount. Portfolio A's Managed Money account is increased 3% annually for inflation. MNL Income Planning Annuity is at a guaranteed level for lifetime. Source: Modeling Future Uncertainty: Monte Carlo Analysis; September 2024; T Rowe Price Investment Services, Inc. Fixed Index Annuities are not a direct investment in the stock market. Hypothetical examples and illustrations are for illustrative and educational purposes only and not intended to predict future results. The use of alternate assumptions could produce significantly different results.

---

**For more information on  
MNL Income Planning Annuity,  
call Sales Support at  
877-586-0241**

---

**FOR FINANCIAL PROFESSIONAL USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

1. Assumptions: Initial premium \$585,652/issue age 65/Lifetime Payment Amount age 65
2. Based on average retired couple collecting \$1,862 per month in 2024, according to the Social Security Administration; <https://money.usnews.com/money/retirement/social-security/articles/how-much-you-will-get-from-social-security>

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.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

The MNL Income Planning Annuity® 10 is issued on form AS200A/ICC19-AS200A (contract), AR359A, ICC19-AR370A, AR360A/ICC19-AR360A, AR151A04, AR361A/ICC19-AR361A, AR362A/ICC19-AR362A, AR363A/ICC19-AR363A, AR365A/ICC19-AR365A, AR366A/ICC19-AR366A, AR367A/ICC19-AR367A and AR369A/ICC19-AR369A, AR39604 or appropriate state variation including all applicable endorsements and riders, by Midland National Life Insurance Company, West Des Moines, IA. This product, its features and riders may not be available in all states. Please ask your sales representative for product availability.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index. The term "premium amount" is based on net premium, which is your initial premium, reduced by all withdrawals and reductions for surrender charges and market value adjustment.

For purposes of this product, "Income" refers to the contractual guarantee provided by election of lifetime payment amounts (LPAs). It is not the same as and does not refer to interest credited to the annuity contract. Consult your own tax advisor regarding tax treatment of LPAs, which will vary according to your individual circumstances.