



go with
ENDURANCE

Just like a marathoner needs stamina to conquer the entire race, your clients may 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 90s and beyond? 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

See how Strategic Accumulator IUL 3 outperforms similar accumulation-focused products from the industry's top IUL insurance carriers.¹ The hypothetical examples below highlight distribution potential across various ages and rate classes, showing income up to age 100. Rankings may vary by class.

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	\$136,848	\$133,908
National Life Group FlexLife	\$314,269	\$136,576	\$125,721
Fidelity and Guaranty Life FG Pathsetter	\$329,618	\$129,006	\$109,777
Penn Mutual Accumulation IUL	\$317,872	\$122,268	\$105,732
Allianz Life Accumulator IUL	\$280,722	\$124,704	\$104,196
Mutual of Omaha Income Advantage IUL	\$345,956	\$109,320	\$90,923
Nationwide Indexed UL Accumulator II 2020	\$320,506	\$109,308	\$90,744
John Hancock Accumulation IUL 24	\$300,672	\$106,796	\$88,283
Pacific Life Pacific Horizon IUL 2	\$296,134	\$104,612	\$85,470
Transamerica Financial Choice IUL II	\$308,000	\$103,104	\$84,396

Male, Age 45, Preferred: \$25,000 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	\$361,632	\$97,536	\$95,280
National Life Group FlexLife	\$395,439	\$92,040	\$84,290
Penn Mutual Accumulation IUL	\$404,186	\$87,876	\$75,912
Fidelity and Guaranty Life FG Pathsetter	\$415,625	\$89,052	\$75,772
Allianz Life Accumulator IUL	\$357,068	\$86,436	\$72,120
Mutual of Omaha Income Advantage IUL	\$439,244	\$81,281	\$67,013
Nationwide Indexed UL Accumulator II 2020	\$404,933	\$78,828	\$65,424
John Hancock Accumulation IUL 24	\$386,784	\$78,302	\$64,579
Pacific Life Pacific Horizon IUL 2	\$374,486	\$76,882	\$62,620
Transamerica Financial Choice IUL II	\$390,000	\$75,012	\$61,284

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	\$76,944	\$75,012
National Life Group FlexLife	\$404,170	\$69,159	\$64,074
Penn Mutual Accumulation IUL	\$417,308	\$70,200	\$62,220
Fidelity and Guaranty Life FG Pathsetter	\$425,150	\$68,290	\$60,251
Allianz Life Accumulator IUL	\$383,269	\$66,708	\$57,936
Pacific Life Pacific Horizon IUL 2	\$391,068	\$66,573	\$56,899
Nationwide Indexed UL Accumulator II 2020	\$418,235	\$63,960	\$55,212
Mutual of Omaha Income Advantage IUL	\$452,292	\$64,791	\$55,106
John Hancock Accumulation IUL 24	\$397,172	\$61,974	\$53,275
Transamerica Financial Choice IUL II	\$403,000	\$60,960	\$52,068

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 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 ENDURANCE.

Help your clients achieve financial endurance. Contact your **upline** or **Agent Solutions** to run an illustration.

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

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.

A Fixed Participating Policy Loan could have a net cost 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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