

STRATEGIC PROTECTOR[®] IUL 2

go with **A LEADING IUL**

Midland National's indexed universal life (IUL) insurance product – Strategic Protector IUL 2 – is #1 in several key scenarios when it comes to competitive premiums, lifetime guarantees and flexibility for your clients.

COVERAGE YOUR CLIENTS ARE UNLIKELY TO OUTLIVE

Not only can Strategic Protector IUL 2 help guarantee death benefit protection¹ for life, it also comes with living benefits at no additional premium². This product is consistently competitive across payment structures, gender, and age brackets. Here's a couple examples of how we outperform the guarantees offered by other top IUL insurance carriers.

\$1,000,000 Level Death Benefit, Male, 55 years old, Preferred Best, Full Pay
Solved for premium to guarantee; Ranked by premium to guarantee to age 90

Company and Product	Premium to guarantee to age 90	Premium to guarantee to lifetime	Chronic illness benefits with no upfront charge	Premium Recovery Endorsement ³ (or Return of Premium Benefit)
Midland National Strategic Protector IUL 2	\$9,459	\$12,809	X	X
Corebridge Financial Value+ Protector IUL	\$9,824	N/A*		X
Mutual of Omaha Life Protection Adv IUL	\$9,860	N/A**	X	X
Protective Indexed Choice UL	\$9,933	N/A†		
Securian Financial Eclipse Protect IUL	\$10,019	\$13,369		
Pacific Life Pacific Horizon IUL 2	\$10,261	\$16,199	X	
Nationwide Indexed UL Protector II 2020	\$10,698	\$12,964	X	
Prudential PruLife Founders Plus Indexed UL	\$11,565	\$21,155		
American National Signature Protection Plus	\$12,213	\$15,589	X	X

*Corebridge maximum guarantee age is 100 † Protective maximum lapse protection duration allowed is to age 90 **Mutual of Omaha Long Term No-Lapse Protection extends through year 25 (age 90)

Data as of 1/9/25 from competitive software. 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.

\$1,000,000 Level Death Benefit, Female, 65 years old, Preferred Best, Single Pay
Solved for premium to guarantee; Ranked by premium to guarantee to age 90

Company and Product	Premium to guarantee to age 90	Premium to guarantee to lifetime	Chronic illness benefits with no upfront charge	Premium Recovery Endorsement ³ (or Return of Premium Benefit)
Midland National Strategic Protector IUL 2	\$170,866	\$316,768	x	x
Securian Financial Eclipse Protector IUL	\$183,200	\$330,479		
Corebridge Financial Value+ Protector IUL	\$219,724	N/A**		x
Pacific Life Horizon IUL	\$248,185	\$443,470	x	
Protective Indexed Choice UL	\$248,993	N/A†		
Mutual of Omaha Life Protection Adv IUL	\$272,318	N/A*	x	x
Nationwide Indexed UL Protector	\$311,603	\$435,658	x	
American National Sig Protection Plus IUL	\$318,760	\$455,607	x	x
Prudential PruLife Founders Plus Indexed UL	\$340,695	\$455,607		

* Mutual of Omaha Long Term No-Lapse Protection extends through year 25 (age 90) † Protective maximum lapse protection duration allowed is to age 90 ** Corebridge maximum guarantee age is 100

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Single Pay? Short Pay? Level Pay? 1035 Exchange?
 We have you and your client **COVERED!**

READY TO HELP YOUR CLIENTS SECURE GUARANTEED DEATH BENEFIT PROTECTION FOR LIFE?

Contact your Regional Distribution Partner!

1. Subject to premium payment requirements.

2. Subject to eligibility requirements. There is no additional Monthly Deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment received in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required each time an Election is made.

3. While the Premium Recovery Endorsement (PRE) is an inherent benefit, the PRE endorsement will enter grace and terminate on the first anniversary for any policy with a PGR where the PRE premium requirements haven't been met. The Premium Recovery Endorsement is a feature that allows your client to fully surrender the policy during a 60-day window following policy anniversaries 15, 20, or 25 and recover all or a portion of the total premiums paid less any policy debt or withdrawals, including withdrawal charges and processing fees. If your client have previously elected to accelerate the death benefit, the total premiums will also be reduced by the same portion that the death benefit was reduced at the time of that election. The Premium Recovery Endorsement is only available if the Premium Guarantee Rider is selected.

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.

Regional Distribution Partners are Regional Sales Directors who are independent agents contracted with Midland National and Regional Vice Presidents who are employees of Midland National.

Strategic Protector® IUL 2 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.