

Using Strategic Protector® IUL 2 with Advanced Markets Concepts

Midland National's Strategic Protector IUL 2 is an indexed universal life insurance product with guaranteed death benefit protection¹ and cash value growth potential. This product might be the right fit for the financial plans of both business owners and high-net-worth individuals who are:

- Looking for a guaranteed death benefit
- More conservative with their finances
- Seeking a policy with value-add features like living benefits²

Business Owners



Business Transition

Buy-Sell Agreements - Life insurance is commonly used for clients looking to fund a buy-sell agreement.

In a cross-purchase design, each owner purchases a separate life insurance policy on each of the other owners. With entity purchase, instead of individual owners purchasing the life insurance policy(ies), the business purchases the insurance on the lives of all the owners and is the owner, beneficiary, and premium payer on the policies.

Regardless of the design, the amount of coverage on each owner is the value of the individual's ownership in the business.



Business Preservation

Key Person - Clients looking to protect their business against the unexpected death of a valuable employee. The business purchases insurance on the lives of key owners and employees who are non-owners. The business is the owner, beneficiary, and premium payer on the policies. The funds from the life insurance policy could be used to help the business recruit and train a replacement or help a co-owner buy out a deceased owner's shares.

Estate Planning for High-Net-Worth Individuals



Estate Equalization

A case design for clients looking to equalize their estate. Often used for business owners who are leaving their business to one child and want to ensure an equal inheritance for another.



Estate Tax Liquidity

Clients who have a strong desire to leave the estate to their heirs without liquidating assets to pay taxes or attorney fees.

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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.

Strategic Protector® IUL 2 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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