

The Midland National underwriting advantage

Life insurance underwriting that delivers speed, flexibility and large-case strength.

At Midland National, underwriting is more than part of the process—it's where we help you move business forward. Whether the need is for a quick decision or expertise on a complex case, our underwriting and new business teams are here to partner with you every step of the way.

Built for big cases

Support for complex, high-value life insurance cases.



Autobind limits up to **\$50M** for clients age 70 and under



Retention limits up to **\$10M¹** on Strategic Accelerator® IUL 3 and Strategic Accumulator® IUL 3



Strong reinsurer relationships = better outcomes



Dedicated large case team to navigate complex risks²

You can confidently pursue high-net-worth cases—without delays or roadblocks.

Fast, flexible process

Fewer hurdles. Faster approvals. Direct access to underwriters.



65% of WriteAway® cases approved in **10 days or less³**



Fewer attending physician statement requests = less waiting⁴



Same pricing for **traditional and accelerated** underwriting



Auto-reroute to traditional if accelerated isn't an option—no need to reapply

Spend less time chasing paperwork and more time closing business.

Competitive offers you can count on

Even for clients with complex health histories.



90% of cases⁵ receive standard or better!



Preferred is possible for certain types of cancers (*such as thyroid, prostate or cervix*) depending on age at diagnosis, treatment, and prognosis; sleep apnea; cholesterol up to 300; and occasional marijuana use (*non-tobacco rates for marijuana users*)



Accelerated term includes living benefits + conversion options

— **Expand your reach—help more clients qualify for life insurance coverage.**

Partner with us on your next case!
See how our underwriting can make a difference.
Contact your Midland National RDP today.

1) Age \leq 70 retention up to \$10 million and a max table rate Table D/4

2) Parameters \$5 million face amount or higher.

3) Source: Internal data, Midland National New Business, May 2025.

4) Source: Internal data, Midland National Underwriting, April 2025.

5) Source: Internal data, Midland National New Business, April 2025.

Each application is evaluated individually, and approval is not guaranteed. Previous approvals do not constitute a precedent and are not indicative of future outcomes.

Strategic Accelerator[®] IUL 3 and Strategic Accumulator[®] IUL 3 are 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.

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.