Client advisor authorization form
Oak Elite ADV℠

CLEAR ALL

P.O. Box 10385, Des Moines, IA 50306-0385

Contract Owner information

☐ New Contract ☐ Change request on a current Contract

Midland National Contract number (if available)		
Contract Owner's name (first, middle, last)		
Date of birth (mm/dd/yyyy)	Social Security number (include dashes)	
Joint Contract Owner's name (first, middle, last)		
Joint Contract Owner's date of birth (mm/dd/yyyy)	Social Security number (include dashes)	
Registered Investment Advisor (RIA) name	RIA phone number (including area code)	RIA CRD number
RIA payment street address		
RIA City, State, ZIP		
RIA email address		
Investment advisor representative (IAR) name	IAR state	IAR CRD number

Owner's representations and acknowledgments

1) The RIA has informed me and I understand that:
   a) Midland National® Life Insurance Company ("Midland National") is not providing any advisory services to me.
   b) Midland National is neither responsible for my selection of the RIA nor the RIA's qualifications to render their contractual services.
2) I understand and agree that Midland National reserves the right to institute additional procedures or take any further action against a RIA, including but not limited to suspension or termination of the RIA's authority, to the extent consistent with and/or in furtherance of Midland National's compliance program or other business purposes.
3) Notwithstanding this authorization, I agree that Midland National will not act upon the RIA's instructions relating to my Contract subsequent to Midland National's receipt of notice of a death claim relating to the Contract, assignment, transfer of ownership request, or domestic relations order.
4) I acknowledge that I have had an opportunity to consult with my own tax adviser regarding the tax treatment of the payment of the RIA's fees from the Contract. Midland National has been granted a Private Letter Tax Ruling (PLR) from the Internal Revenue Service that allows advisory fees on registered index-linked variable annuity non-qualified Contracts to not be considered distributions, provided they do not exceed an amount equal to an annual rate of 1.5% of the Contract's Account Value. Midland National limits the advisory fees allowed on annuities, and those limits could be lower than the PLR. Please refer to the Contract for details.
5) Only one authorization may be in effect a time. This authorization shall remain in effect until Midland National receives Written Notice of a change from the Contract Owner.
6) Midland National may share information and account data, correspondence and confirmations regarding the Contract, which may include personally identifiable information, with authorized representatives in accordance with its business practices and in order to service the Contract(s). Neither Midland National nor any representative acting on its behalf in connection with any Contract shall be viewed as providing legal, tax, or investment advice.

Authorized transactions (must check one box)

☐ By checking this box, I hereby authorize and direct Midland National to allow the RIA Firm named above, their authorized persons and the Investment Advisor Representative (IAR), to receive information about the Contract. In addition, I hereby authorize and direct Midland National to act on telephone, internet, or other electronic medium instructions when properly furnished according to Company verification procedures, concerning matters such as (1) exchanging units between Investment Options, (2) accessing Contract information online, (3) changing allocation of future purchase payments, (4) making administrative updates to the Contract, (5) requesting Gross Partial Withdrawals and any other authorized transaction not included herein and (6) withdraw funds to pay Advisory Fee(s) for services related to the Contract.

☐ No, I do not authorize the RIA to perform the transactions listed above.

Midland National has no responsibility to review any transaction request and/or request for payment of advisory fees, and I understand that Midland National will not undertake any such review. I release Midland National, including its agents and employees, from all liability related in any way to its acting upon any transaction request whether submitted electronically, telephonically, or in writing, by the authorized RIA/IAR.

I acknowledge that the payment of advisory fees from the Contract will be treated as a Gross Partial Withdrawal under the terms of the Contract, and as such is subject to all contractual provisions. Please refer to the individual Annuity Contract and any Riders or Endorsements attached to determine any impact of advisory fee withdrawals on the Contract.

For CA Residents Only: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Signatures

Contract Owner's signature	Date signed (mm/dd/yyyy)
Joint Contract Owner's signature	Date signed (mm/dd/yyyy)

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