



A **Sammons** Financial Company

Issued by Midland National® Life Insurance Company

Annuity

# Help her own her future.

How annuities can help women retire with confidence and clarity

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## A strategy built for her – with your help

Women live longer, may save less, and often pause careers to care for others. Help her plan with purpose.

**Midland National fixed index annuities** offer flexibility, protection, and guaranteed lifetime income – for a retirement she can count on.



# Her retirement realities:

## Smart solutions for life's unique challenges

Women are rewriting their retirement story – taking the lead in financial decision-making and living longer than ever before. But they still face unique risks that require thoughtful, personalized planning. Every client's retirement journey is different.

**80% of women will be solely responsible for their finances at some point in their lives.<sup>1</sup>**

**Midland National's fixed index annuities (FIAs) offer flexible features designed to help your client build confidence, control, and long-term protection in every phase of her life.**

The Challenge	Lower Retirement Savings	Income Disruption
The Reality	Caregiving responsibilities, career interruptions, and wage gaps often leave women with less saved for retirement.	Divorce or the loss of a spouse can cause sudden income loss—especially with reduced or eliminated Social Security benefits.
Midland National FIAs help provide...	<p><b>Multiple features designed to help grow and protect her retirement savings:</b></p> <ul style="list-style-type: none"> <li>• <b>MNL IndexBuilder®</b> FIA provides a <b>premium bonus</b> or optional <b>enhanced premium bonus</b> (in exchange for a charge)<sup>2</sup>, giving her a <b>potential boost in retirement savings right from the start.</b></li> <li>• <b>MNL IndexBuilder</b> FIA includes an optional <b>return of premium feature</b> and <b>enhanced withdrawal options<sup>3</sup></b> when rider is elected.</li> <li>• <b>Growth potential and accumulation focused</b> FIAs including: <b>MNL RetireVantage, MNL IndexBuilder, MNL Accelerate 5, and MNL Endeavor® 8.</b></li> <li>• <b>Enhanced crediting options<sup>4</sup></b> available across <b>MNL RetireVantage®, MNL IndexBuilder, and MNL Accelerate® 5</b> FIAs offer the <b>potential for higher growth</b> over time.</li> <li>• <b>MNL Accelerate 5</b> offers <b>guaranteed participation, cap, and fixed rates</b> for entire surrender charge period.</li> </ul>	<p><b>Flexible income features to help her adapt when life changes:</b></p> <ul style="list-style-type: none"> <li>• <b>MNL Income Vantage® Pro</b> FIAs include <b>increasing income options<sup>5</sup></b> that can deliver higher payouts later in life—particularly useful following a divorce or spousal death.</li> <li>• <b>MNL IndexBuilder</b> offers an <b>optional additional benefits rider (ABR)</b> for an additional fee which has features to help her maintain access to funds when she needs it most.</li> </ul>

# Your partner in her retirement strategy

As her financial professional, you play a key role in helping women envision and plan for the retirement they want. With Midland National’s variety of FIA solutions, you can deliver strategies that help protect her income, support her health needs, and preserve her legacy.

## All Midland National fixed index annuities offer:



**Tax deferral** – your client does not pay income tax on interest earnings until funds are accessed



**Protection** – your client’s annuity offers 100% premium protection and a 0% floor during market downturns. There is no risk of losing premium due to market downturns.<sup>8</sup>



**Stability** – provided by employee-owned, A+ rated<sup>9</sup> Midland National

Healthcare & Long-Term Care Needs	Longevity Risk	Control & Legacy
<p>Women are more likely to need care later in life and often face those costs alone.</p>	<p>Women live longer than men—often by five years or more. That means more years of income to fund in retirement.</p>	<p>Many women want flexibility in managing their retirement income—and the ability to leave a legacy to loved ones or causes.</p>
<p><b>Features designed to support her during times of health-related need:</b></p> <ul style="list-style-type: none"> <li>• <b>MNL Income Planning Annuity</b> FIA provides <b>enhanced income payments</b> when she is unable to perform two of six activities of daily living (ADLs)<sup>6</sup>.</li> <li>• <b>MNL IndexBuilder, MNL Accelerate 5, MNL Income Planning Annuity, MNL RetireVantage, MNL Endeavor 8,</b> and <b>MNL IncomeVantage Pro</b> include a <b>nursing home confinement waiver*</b> for added flexibility.</li> </ul> <p><small>*not available in all states</small></p>	<p><b>Guaranteed income that lasts a lifetime, helping her plan with confidence:</b></p> <ul style="list-style-type: none"> <li>• <b>MNL Income Planning Annuity</b> and <b>MNL IncomeVantage Pro</b> FIAs offer <b>guaranteed lifetime income<sup>5</sup></b>—creating a dependable retirement “paycheck” for life.</li> <li>• These solutions also offer <b>growth potential</b>, helping her build retirement savings while creating lasting income.</li> <li>• <b>MNL Income Planning Annuity</b> offers her a <b>10% Lifetime Payment Increase<sup>7</sup></b> every birthday she waits to start income (for up to 10 years). <b>Wait 8 years, and her lifetime payment amount doubles.</b></li> </ul>	<p><b>Features that support income control and legacy planning:</b></p> <ul style="list-style-type: none"> <li>• <b>All Midland National FIAs</b> include <b>penalty-free withdrawals</b>, offering access and flexibility when life changes.</li> <li>• Many annuities offer <b>flexible death benefit options</b>, allowing assets to be passed to beneficiaries as a <b>lump sum</b> or <b>income stream</b>.</li> <li>• <b>MNL IndexBuilder</b> includes an optional return of premium feature and optional enhanced withdrawal options<sup>3</sup></li> <li>• <b>MNL IncomeVantage Pro</b> offers an <b>Enhanced Death Benefit</b> designed to help maximize what’s left behind.</li> </ul>



**Let's create a solution that fits her life.**  
**Call 877-586-0241** to explore how a Midland National annuity could help your client prepare, protect, and thrive.



Learn more about our Empower Educational Framework.

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.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

This is not a complete comparison of all Midland National® fixed index annuities or of the listed fixed index annuity products. Please see the product brochures for further details on the features, limitations and complete product disclosures.

Insurance products issued by Midland National® Life Insurance Company, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

The **MNL Accelerate®** is issued on base contract form IC19-AS201A/AS201A/AS202A or appropriate state variation including all applicable endorsements and riders.

The **MNL Endeavor®** is issued on base contract form AS124A/IC16-AS145A.MVA/AS145A or appropriate state variation including all applicable endorsements and riders.

The **MNL Income Planning Annuity®** is issued on base contract form AS200A/IC19-AS200A or appropriate state variation including all applicable endorsements and riders.

The **MNL IncomeVantage® Pro** is issued on base contract form AS201A/IC19-AS201A or appropriate state variation including all applicable endorsements or riders.

The **MNL IndexBuilder®** is issued on base contract form AS145A, IC16-AS145A.MVA or appropriate state variation including all applicable endorsements and riders.

The **MNL RetireVantage®** is issued on base contract form AS124A/IC16-AS145A.MVA/AS145A or appropriate state variation including all applicable endorsements and riders.

1. Source: <https://wiserwomen.org/?id=184>

2. Premium bonus, enhanced premium bonus, and ABR premium bonus may vary by annuity product, state, premium band and surrender charge period selected and may be subject to a premium bonus, enhanced premium bonus, or ABR premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus, enhanced premium bonus, and ABR premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins.
3. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.
4. Enhanced Participation Rate includes a strategy charge for a higher participation rate and is known as a "Strategy Fee Annual Percentage" in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. For MNL IndexBuilder strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.
5. "Income" or "lifetime income" refers to guaranteed payment of lifetime payment amounts ("LPAs"). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.
6. Must be able to complete all six ADLs at issue. For full descriptions of ADLs, please see contract.
7. After year 10, the annual lifetime payment increase is 2.00% until the minimum of year 25 or attained age 80.
8. A surrender during the surrender charge period could result in a loss of premium, surrender charge structure may vary by state. Applicable rider and/or strategy charges will be deducted regardless of interest credited to the contract and can lead to loss of premium in certain scenarios.
9. Rated A+ (Superior) by A.M. Best – Visit [MidlandNational.com/CompanyStrength](http://MidlandNational.com/CompanyStrength) to learn more about Midland National and our current rating affirmation dates and disclosures.

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