

MNL IndexBuilderSM fixed index annuities

A unique combination of guarantees and upside growth potential.

Immediate bonus

Up to **10% premium bonus**^{1,2} on all premiums received in first seven years.

(May be subject to a premium bonus recapture)

Upside growth potential

- Up to six interest-crediting strategies available
- Four with no traditional cap (subject to index margin/participation rate)
- Two volatility control index options

Liquidity options

- 10 percent annual penalty-free withdrawal³ of accumulation value starting in year two
- 100 percent of accumulation value available if confined to qualified care facility

Talk to your independent insurance agent for details.

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 your accumulation value for additional optional benefit riders could under certain scenarios exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients.

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 IndexBuilderSM is issued on form AC/AS145A/ICC16-AS145A.MVA (certificate/contract)

1. Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a 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 may be offset by the lower credited interest rates, lower index cap rates, lower Participation Rates and/or greater index margins.
2. The premium bonus is not recaptured in the event of death of the annuitant. No premium bonus recapture will occur on any penalty-free withdrawal amount, required minimum distributions (by current company practice) or under the nursing home confinement waiver or on any rider charge.
3. Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

Talk to your independent insurance agent for details.