

## MNL IndexBuilder®

fixed index annuity

	MNL IndexBuilder 10	MNL IndexBuilder 14																																																																		
<b>Issue ages</b> (may vary by state)	0-79	0-75 (In California, 0-52, in Indiana and New Hampshire, 0-74)																																																																		
	For issue ages 0-17, a Uniform Gift to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) custodial account must be established.																																																																			
<b>Minimum premium</b>	Flexible premium, \$75,000 non-qualified and qualified																																																																			
<b>Surrender charge schedules</b> (may vary by state)	<table border="1"> <tr> <td>10-year schedule</td> <td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td><td>Y11+</td> </tr> <tr> <td></td> <td>10%</td><td>10%</td><td>9%</td><td>9%</td><td>8%</td><td>8%</td><td>7%</td><td>6%</td><td>4%</td><td>2%</td><td>0%</td> </tr> <tr> <td>14-year schedule</td> <td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td><td>Y11</td><td>Y12</td><td>Y13</td><td>Y14</td><td>Y15+</td> </tr> <tr> <td></td> <td>12%</td><td>12%</td><td>11%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td> </tr> </table>												10-year schedule	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+		10%	10%	9%	9%	8%	8%	7%	6%	4%	2%	0%	14-year schedule	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15+		12%	12%	11%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
10-year schedule	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+																																																									
	10%	10%	9%	9%	8%	8%	7%	6%	4%	2%	0%																																																									
14-year schedule	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15+																																																					
	12%	12%	11%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%																																																					
<b>Premium bonus</b>	3% on premium received in first 7 years (may be subject to premium bonus recapture*)	5% on premium received in first 7 years (may be subject to premium bonus recapture*)																																																																		
<b>Penalty-free withdrawals</b>	Beginning second contract year, up to 10% of the accumulation value may be taken each year																																																																			
<b>Interest crediting methods</b> (may vary by state)	<ul style="list-style-type: none"> <li>Fixed</li> <li>Annual Point-to-Point with Participation Rate</li> <li>Annual Point-to-Point with Cap Rate</li> <li>Annual Point-to-Point with Index Margin</li> <li>Two-year Point-to-Point with Index Margin</li> </ul>	<ul style="list-style-type: none"> <li>Two-year Point-to-Point with Participation Rate</li> <li>Daily Average with Index Margin</li> <li>Monthly Point-to-Point with Cap Rate</li> <li>Annual Inverse Performance Trigger (Declared Performance Rate)</li> </ul>																																																																		

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 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. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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 IndexBuilder® is issued on base certificate/contract form AC/AS145A/ICCI6-AS145A.MVA or appropriate state variation including all applicable endorsements and riders.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

\* 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.