

Midland National Capital Income[®]

fixed index annuity

with health-activated income multiplier

Issued by Midland National[®] Life Insurance Company

Midland
Advisory

If an unpredictable event leaves you (or your spouse if joint payments were elected) unable to perform at least two of the six “Activities of Daily Living” (ADLs), your lifetime payment amount can double¹ up to five years of payments, as long as you continue to meet the requirements on each annual payment date.

Instructions to elect the health-activated income multiplier:

(Known as ADL Benefit Rider in your contract)



1. The **contract owner must complete and submit to Midland National the ADL Multiplier Election Form** (notification to elect cannot occur until three months following the start of lifetime payments).
2. Within two business days of form receipt, **Midland National will send the required certification form to the attending physician** listed on the election form for confirmation of permanence, and certification of which ADLs cannot be completed.
3. Once Midland National receives confirmation from the attending physician, **processing the increased payments will be completed within two business days**. The contract owner will receive the first increased payment on their next regularly scheduled payment date.
4. Recertification will be required annually. Midland National will send notice to contract owner 60 days in advance of the required recertification date. To continue increased payments, the recertification **process must be completed within 60 days of notice** (which includes physician certification as listed in steps 2 and 3).

Rider eligibility - benefit access based on six basic tasks:

1. **Bathing:** Washing yourself by sponge bath in a tub or shower, including getting in or out.
2. **Continence:** Bowel and bladder control or, when unable to maintain control, the ability to perform associated personal hygiene.
3. **Dressing:** Includes putting on and taking off clothing and any necessary braces, fasteners or artificial limbs.
4. **Eating:** Being able to feed yourself or manage a feeding tube or intravenous feeding.
5. **Toileting:** Getting to and from the toilet, getting on and off it and performing associated personal hygiene.
6. **Transferring:** Moving into or out of a bed, chair or wheelchair.

To take advantage of the benefit, additional conditions have to be met:

At issue:

- You must be able to perform all six ADLs on the contract issue date.
- There is a three-year waiting period from contract issue, and cannot be elected until three months following your lifetime payment election date (LPED).

At multiplier election:

- This benefit is available even after the accumulation value has been depleted.
- You must take your maximum Lifetime Payment Amount (LPA) to qualify for the benefit, and you cannot stop taking LPAs.
- You must notify us of your election to take the health-activated income multiplier².
- Midland National will need to receive written proof, acceptable to us, from a physician who has determined that you are unable to meet two of six ADLs with an expectation the condition(s) are permanent. Recertification is required annually.



Ask your financial advisor how an insurance product could fit within your overall portfolio.

Midland National **Capital Income** fixed index annuity

NOT FOR USE IN OREGON

Midland Advisory, part of Midland National® Life Insurance Company, specializes in retirement solutions to help meet the needs of registered investment advisors (RIAs) and their clients. Midland Advisory is not an issuer of insurance products.

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.

Registered investment advisors* (financial advisors) who work with our appointed insurance agents (financial professional(s)) operate independently from Midland National and vary in the extent to which they use the insurance products available to any respective financial professional.

*Midland National does not evaluate, endorse, recommend, or guarantee the services of any financial advisor. You have the relationship and hiring decisions with your financial advisor. As such, we will not supervise or monitor the financial advisor's activities or your overall investment portfolio, nor are we responsible for the performance of your investments. We have no discretionary authority or control, or liability for any damages with respect to how your financial advisor manages your investment assets.

1. Multiplier factor is 200% for single payout. Factor will be lower for joint payout. See contract for full details.

2. Known as ADL Benefit Rider in your contract. See contract for full ADL definitions and additional conditions required to elect it. THE ADL BENEFIT RIDER (ALSO KNOWN AS THE HEALTH-ACTIVATED INCOME MULTIPLIER) IS NOT LONG TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG TERM CARE INSURANCE.

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.

Refer to your contract for further details. The Midland National Capital Income® is issued on base contract form AS201A/AS202A/ICC19-AS201A, or appropriate state variations including all applicable endorsements and riders. This product, its features and riders may not be available in all states.

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Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	



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