

State Availability Chart

Effective 6-26-18

New updates are listed in red.

Guaranteed Lifetime Withdrawal Benefit (GLWB) Riders

Our product features vary by state, including interest rates, rider and index availability, issue ages, and more. This state availability chart, along with the forms chart and the interest rate sheet, are vital to understanding state approvals and product feature variations in your state.

Abbreviation Key

No NHW	No Nursing Home Waiver
No 5% Vol	No S&P 500® Low Volatility Daily Risk Control 5% Index
No 8% Vol	No S&P 500® Low Volatility Daily Risk Control 8% Index
No Multiplier	No LPA Multiplier or Nursing Home Multiplier
No Gold	No LBMA Afternoon (PM) Gold Price Index Account Option
No ABR	No optional Additional Benefit Rider when GLWB is elected
No APP+P	No S&P 500® Annual Point-to-Point with Participation Rate

Other Notes

- **Issue Age:** If the owner(s) or annuitant(s) has a birthday (prior to the contract being issued) that causes their age to be higher than the maximum issue age for that fixed annuity, Midland National® will not issue the policy.
- **Inherited IRAs and 403(b)** business are not available with the MNL IncomeVantage® 7 and 10 and MNL BenefitPay® 10 annuities and IncomeFocusSM Rider.

For more information, contact the
Midland Retirement DistributorsSM
Sales Team.

833-451-7692

Products issued by Midland National® Life Insurance Company

MIDLAND
Retirement DistributorsSM

	IncomeFocus SM	Summit SM IncomeStrategy GLWB Rider
AK		Summit Edge 7 & 10
AL	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
AZ	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
AR	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
CA	MNL RetireVantage (No ABR) (No Multiplier)	Pending
CO	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
CT		Summit Edge 7 & 10
DE		Summit Edge 7 & 10
DC	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
FL	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
GA	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
HI	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
ID	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
IL	MNL RetireVantage (No ABR) (No Multiplier)	Summit Edge 7 & 10
IN	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
IA	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
KS	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
KY	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
LA	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
ME	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
MD	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
MA	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
MI	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
MN		Summit Edge 7 & 10
MS	MNL RetireVantage (No ABR)	Pending
MO		Summit Edge 7 & 10
MT	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
NE	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
NV		Summit Edge 7 & 10
NH	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
NJ	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
NM	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
NC	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
ND	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
OH	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
OK	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
OR		Summit Edge 7 & 10
PA	*	Summit Edge 7 & 10
RI	MNL RetireVantage (No ABR)	Pending
SC		Summit Edge 7 & 10
SD	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
TN	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
TX	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
UT	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
VT	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
VA	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
WA		Summit Edge 7 & 10
WV	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
WI	MNL RetireVantage (No ABR)	Summit Edge 7 & 10
WY	MNL RetireVantage (No ABR)	Summit Edge 7 & 10

*RetireX-Cel® is available in PA on MNL RetireVantage. No ABR and No Multiplier

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	Fixed Index Annuities						MYGA
	MNL IndexBuilder SM	MNL BenefitPay [®]	MNL RetireVantage [®]	MNL IncomeVantage [®]		Summit SM Edge	Guarantee Ultimate [®]
	10-Year	10-Year	10-Year	7-Year	10-Year	5, 7 & 10-Year	3, 4, 5, 6, 7, 8, 9, 10 Years
AK	X	X		X	X	X	X
AL	X	X	X	X	X	X	X
AZ	X	X	X	X	X	X	X
AR	X	X	X	X	X	X	X
CA	X	No Multiplier	X	X	X	Pending	3-5 Yr GU II Only
CO	X	X	X	X	X	X	X
CT	X	X		X	X	X	X
DE	X	X		X	X	X	3-5 Yr Only
DC	X	X	X	X	X	X	X
FL	X	X	X	X	X	X	3-5 Yr Only
GA	X	X	X	X	X	X	X
HI	X	X	X	X	X	X	X
ID	X	X	X	X	X	X	X
IL	X	X	X	X	X	X	X
IN	X	X	X	X	X	X	X
IA	X	X	X	X	X	X	X
KS	X	X	X	X	X	X	X
KY	X	X	X	X	X	X	X
LA	X	X	X	X	X	X	X
ME	X	X	X	X	X	X	X
MD	X	X	X	X	X	X	X
MA	No NHW	No NHW	No NHW	X	No NHW	No NHW	X
MI	X	X	X	X	X	X	X
MN	X	X		X	X	X	X
MS	X	X	X	X	X	Pending	X
MO	X	X		X	X	X	X
MT	X	X	X	X	X	X	
NE	X	X	X	X	X	X	X
NV	X	X		X	X	X	X
NH	No 8% Vol	X	No 8% Vol	X	X	X	X
NJ	X	X	X	X	X	X	X
NM	X	X	X	X	X	X	X
NC	X	X	X	X	X	X	X
ND	X	X	X	X	X	X	X
OH	X	X	X	X	X	X	X
OK	X	X	X	X	X	X	X
OR	X	X		X	X	X	X
PA	X	X	No 5% Vol No 8% Vol	X	X	X	X
RI	X	X	X	X	X	Pending	X
SC	X	X		X	X	X	X
SD	X	X	X	X	X	No NHW	X
TN	X	X	X	X	X	X	X
TX	X	X	X	X	X	X	X
UT	X	X	X	X	X	X	X
VT	X	X	No Gold	X	X	X	X
VA	X	X	X	X	X	X	X
WA	X	X		X	X	X	X
WV	X	X	X	X	X	X	X
WI	X	X	X	X	X	X	X
WY	X	X	X	X	X	X	X

Direct Income[®] SPIA is available in all states. In Virginia, 403(b) is not available.