

## Fixed Annuity Application

Mail to: P.O. Box 79907, Des Moines, IA 50325-0907

Overnight to: 4350 Westown Pkwy, West Des Moines, IA 50266



**Annuitant** Gender  Male  Female U.S. Citizen  Yes  No

First Name

J o h n

MI

T

Last Name

S m i t h

Social Security Number

1 1 1 - 1 1 - 1 1 1 1

Street Address

1 2 3 M a i n S t r e e t

Birth Date (mm/dd/yyyy)

0 1 / 0 1 / 1 9 4 0

City

A n y w h e r e

State

N C

Zip

2 2 1 2 2

Phone

5 5 5 - 5 5 5 - 5 5 5

**Joint Annuitant** (if applicable) Must be spouse of Annuitant Gender  Male  Female U.S. Citizen  Yes  No

First Name

L e a v e B l a n k

MI

Last Name

a l w a y s

Birth Date (mm/dd/yyyy)

  /   /   /

Social Security Number

  /   / -   /   / -   /   /

Address and Phone Number Same as Annuitant

Street Address

  /   /   /   /   /   /   /   /   /   /   /   /   /   /   /   /

City

A n y w h e r e

State

N C

Zip

2 2 1 2 2

Phone

5 5 5 - 5 5 5 - 5 5 5

**Owner** (if different than annuitant) Gender  Male  Female U.S. Citizen  Yes  No

First Name

J o h n

MI

T

Last Name

S m i t h

Birth Date (mm/dd/yyyy)

0 1 / 0 1 / 1 9 4 0

Trust/Corporation Name

  /   /   /   /   /   /   /   /   /   /   /   /   /   /   /

Street Address

1 2 3 M a i n S t r e e t

Trust Date (mm/dd/yyyy)

  /   /   /   /   /

City

A n y w h e r e

State

N C

Zip

2 2 1 2 2

Phone

5 5 5 - 5 5 5 - 5 5 5

**Joint Owner** (if applicable) Gender  Male  Female U.S. Citizen  Yes  No

First Name

M a r y

MI

S

Last Name

S m i t h

Birth Date (mm/dd/yyyy)

0 2 / 0 2 / 1 9 4 0

Social Security Number

2 2 2 - 2 2 - 2 2 2 2

Address and Phone Number Same as Owner

Street Address

  /   /   /   /   /   /   /   /   /   /   /   /   /   /   /

City

A n y w h e r e

State

N C

Zip

2 2 1 2 2

Phone

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REV 07-10

**Owner's Beneficiary Designation\*** - In the event of the owner's death, death benefit proceeds are payable to the owner's primary beneficiary. If there are joint owners, the death benefit is payable upon the first death. If there are joint owners, the surviving joint owner, if any, will be the designated primary beneficiary unless otherwise specified below. Note: Complete the Owner's Beneficiary Section if you want to name someone other than the surviving Owner to receive 100% of the death benefit. If the owner's primary beneficiary is no longer living at the time of the owner's death, the owner's contingent beneficiary will receive the death benefit proceeds.

Primary  Contingent

First Name	MI	Last Name	Birth Date (mm/dd/yyyy)
S u r v i v i n g		S p o u s e	/  /
Social Security Number (SSN)**	Relationship To Owner		
-  -	s p o u s e		
Percentage	1 0 0 %		

---

Primary  Contingent

First Name	MI	Last Name	Birth Date (mm/dd/yyyy)
M e g h a n	K	S m i t h	0 3 / 0 3 / 1 9 6 6
SSN**	Relationship To Owner		
-  -	D a u g h t e r		
Percentage	0 5 0 %		

---

Trust  Corporation  Estate  Other

Full Name

T y l e r J . S m i t h	<input type="checkbox"/> Primary <input checked="" type="checkbox"/> Contingent
Tax ID Number (TIN)**	Relationship
4 4 4 4 4 4 4 4 4	0 4 / 0 4 / 1 9 6 8
Percentage	0 5 0 %
Son	

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**Annuitant's Beneficiary Designation\*** - Complete this section only if the owner(s) and annuitant(s) are not the same. In the event of the annuitant's death, death benefit proceeds are payable to the annuitant's primary beneficiary. If there are joint annuitants, the death benefit is payable upon the second death. If the annuitant's beneficiary is no longer living at the time of the annuitant's death, the annuitant's contingent beneficiary will receive the death benefit proceeds.

Primary  Contingent

First Name	MI	Last Name	Birth Date (mm/dd/yyyy)
M a r Y	S	S m i t h	0 2 / 0 2 / 1 9 4 0
SSN**	Relationship To Owner		
-  -	W i f e		
Percentage	1 0 0 %		

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Primary  Contingent

First Name	MI	Last Name	Birth Date (mm/dd/yyyy)
M e g h a n	K	S m i t h	0 3 / 0 3 / 1 9 6 6
SSN**	Relationship To Owner		
-  -	D a u g h t e r		
Percentage	0 5 0 %		

---

Trust  Corporation  Estate  Other

Full Name

T y l e r J . S m i t h	<input type="checkbox"/> Primary <input checked="" type="checkbox"/> Contingent
TIN**	Trust Date (mm/dd/yyyy)
4 4 4 4 4 4 4 4 4	0 4 / 0 4 / 1 9 6 8
Percentage	0 5 0 %

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\*For additional beneficiaries use the Beneficiary Designation Form (8014Y).

\*\* In order to verify beneficiary identification when a Social Security Number or TIN is not provided, a request to obtain either the SSN/TIN or beneficiary address will be sent to the Owner following issue of the contract.

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**Product Selection:** Endeavor 6

### Tax Status

- Nonqualified    Roth IRA    SEP IRA    IRA    TSA/403(b)  
 Inherited IRA (MGDO form 8103Y required)    Other \_\_\_\_\_

Complete, if applicable -  
Contribution intended  
for the Tax Year

### Premium Contract funded by:

Check - amount \$  .

Must be payable to Midland National Life Insurance Company

1035 Exchange - amount \$  .

Example: Nonqualified funds-Life or Annuity contract to a Midland National Annuity

Salary Reduction \$  .  per month (example: TSA)

Direct Transfer - amount \$  .

Example: Qualified funds-IRA to IRA Non-Qualified funds-CD or Mutual fund to a  
Midland National Annuity

Qualified Rollover - amount \$  .

Example: Qualified funds-401(k) or qualified pension plan to a Midland National IRA  
Annuity

**For multiple transfers issue contract with:**  First money received or  Last money received\*  
(Flexible Premium contract only)

\*I understand that, this annuity is being funded with more than one premium. I understand that if final funds are received within 60 days of receipt of first funds, that my interest will be credited from the date the contract becomes effective, such date being the date the most recent premium is received in the Home Office. If additional funds are not received within 60 days of receipt of first funds, then the contract will be issued effective the date the most recent funds were received within 60 days of application receipt. If the contract is index linked, the initial index will be set on the effective date of the contract.

### Replacement (must be completed)

- 1) Do you have any existing or pending life insurance or annuity contracts?  Yes  No  
2) Will this annuity replace or change any existing life insurance or annuity contracts?  Yes  No

If you answered "yes" to #2, please provide details, including company name and contract number, below.

Company Name: XYZ Insurance Co

Make sure the answers to the above questions are the same as the

Contract Number: 01236547

agent certification questions on page 4. Lots of NIGO's because they don't match.

Your agent is required to leave with you the original or a copy of all written or printed sales material used in the sale of this product. Please retain all such copies for future reference.

### Fraud Warnings and Other Disclosures

**AR, DC, KY, LA, ME, NM, OH, OK PA, TN and VA Residents:** Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. **CO Residents:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a contractholder or claimant for the purpose of defrauding or attempting to defraud the contract holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**WA Residents:** It's a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits. **NJ Residents:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **FL Residents:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree. **Financial Institution Disclosure:** Insurance policies and annuities are not a deposit or other obligation of, or guaranteed by a bank, any affiliate of a bank, or savings association, and are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, a bank, any affiliate of a bank, or savings association.

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## Owner's Statement

All statements made in this application are true to the best of my/our knowledge and belief, and I/We agree to all terms and conditions as shown on this application. I/We further agree that this application shall be a part of the annuity and that the Annuitant is aware that he/she was designated as Annuitant. I understand that if I am applying for a Fixed Indexed Annuity that while the values of the contract may be affected by an external index, the annuity does not directly participate in any stock or equity investments. I understand that any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties. I understand that if the contract being applied for contains an Interest Adjustment (also known as a market value adjustment), the benefits and values of this contract may increase or decrease. Amounts payable under the contract being applied for will be subject to a market value adjustment (if applicable) when the contract is surrendered or a surrender above the free surrender amount is taken prior to the date specified in the contract. Tax payer ID Certification - Under penalties of perjury, I certify that: 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. Person (including an US Resident Alien).



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Owner's Signature



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Joint Owner's Signature

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Spouse's Signature

(Required in AK, AZ, CA, ID, LA, NV, NM, TX, WA &amp; WT)

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Annuitant Signature (Required in UT)

Signed at:

City

State

Date Signed

A	n	y	w	h	e	r	e							N	C	0	1	/	0	1	/	2	0	1	2
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## Agent's Certification (completed by Agent only)

Replacement Information Does the applicant have any existing or pending life insurance or annuity contracts?  Yes  No  
Will this annuity replace or change any existing life insurance or annuity contracts?  Yes  No  
If yes, please provide the name of the company xyz Insurance Co

I certify that I have reviewed this application, determined that all questions are answered fully, completely and accurately as supplied by the applicant and recorded full details as required. I understand that any subsequent modifications or additions made to the application after it is submitted must be initialed by the client. I have not made any statement which differs from this material nor have I made any promises about the expected future values of the contract.

License ID Number - Required in FL Agent Number

o	n	1	y		i	n		F	L
---	---	---	---	--	---	---	--	---	---

M	N	L	A	g	n	t	#
---	---	---	---	---	---	---	---

Percentage

1	0	0
---	---	---

 %

For Agent Use Only

 A  B  C

Date Signed

0	1	-	0	1	-	2	0	1	2
---	---	---	---	---	---	---	---	---	---

**Joe Broker****Joe Broker Signature****555-555-1212**

Agent/Broker's Full Name (please print)

License ID Number - Required in FL

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Agent Number

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Agent/Broker's Signature

Percentage

--	--	--

 %

Phone Number

For Agent Use Only

 A  B  C

Additional Agent Name (please print)



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# MNL ENDEAVOR<sup>SM</sup> 6

## ANNUITY DISCLOSURE STATEMENT

### Fixed Account

The portion allocated to this account will earn the current Fixed Account interest rate. This rate will be guaranteed for six years and the rate will renew annually thereafter. This rate will never fall below the minimum guaranteed interest rate of 1%. Ask your sales representative for the current interest rate.

### Index Account

The Index Account equals the portion of your premium, as determined by you, which will earn interest based on the following crediting methods:

- Annual Point-to-Point Crediting Method
- Monthly Point-to-Point Crediting Method
- Biennial Point-to-Point Crediting Method
- Inverse Performance Trigger

Please see the Endeavor 6 product brochure for specific details regarding these crediting methods.

### Index Cap Rate

Your annuity applies an Index Cap Rate, or upper limit, to calculate your Interest Credits each year applied to the annual point-to-point and monthly point-to-point index account options. It will always be declared on the contract anniversary and is guaranteed for that year. This cap may change annually. For the biennial point-to-point index account option, the Index Cap Rate is applied every two years, declared on the contract anniversary every two years and guaranteed for the two-year term. The biennial cap rate may change every two years. However, at no time will this cap ever fall below the minimum guarantees which are: 2% for Annual Point-to-Point, 1% for Monthly Point-to-Point and 4% for Biennial Point-to-Point. An Index Cap Rate does not apply to the Fixed Account or the Inverse Performance Trigger.

### Inverse Performance Trigger

The Inverse Performance Trigger uses the Annual Declared Rate Negative Performance Option which applies a declared performance rate to calculate Interest Credited each year when index performance stays the same or goes down. The declared performance rate may change annually. However, it will never fall below the minimum guaranteed rate of 1% for this crediting method.

### Accumulation Value

Your Accumulation Value is the Index Account value plus the Fixed Account value.

### Surrender Value

The Surrender Value is the amount that is available at the time of surrender. The Surrender Value is equal to the Accumulation Value, subject to the Interest Adjustment, less applicable surrender charges and state premium taxes. The Surrender Value will never be less than the minimum requirements set forth by state laws, at the time of issue, in the state where the contract is delivered.

### Transfer Options

You may elect to transfer your values between the Fixed Account and Index Account options. You may also elect to transfer between crediting methods within the Index Account options on an annual basis for all Annual Crediting Method options or on a biannual basis for the Biennial Crediting Method. By current Company practice, you will have 30 days following each contract anniversary to reallocate. Transfers are not allowed until your first contract anniversary for money allocated to the annual options and until your second contract anniversary for money allocated to the biennial option. Based on current tax laws, these transfers between options will not be taxable or subject to surrender penalties. Please refer to your MNL Endeavor 6 annuity contract for minimum transfer amounts.

The MNL Endeavor<sup>SM</sup> 6 is a single premium deferred fixed annuity from Midland National Life Insurance Company that accumulates interest in the following ways: A) based on the change in the Index Account during each contract year, without the risk of losing premium due to market volatility, and/or B) a traditional Fixed Account.

### Death Benefit

Midland National will pay out the Accumulation Value as the Death Benefit to your beneficiary upon the death of the annuitant or an owner. Your beneficiary may choose to receive the payouts in either a lump sum or a series of income payments. If joint annuitants are named, the Death Benefit will be paid on the death of the second annuitant. If joint owners are named, the Death Benefit will be paid on the death of the first owner.

### Liquidity Features

Certain withdrawals prior to age 59 ½ may be subject to a 10% IRS penalty.

### Penalty-Free Withdrawals

The Endeavor 6 allows you to take a penalty-free withdrawal (also known as a Penalty-Free Partial Surrender) of up to 10% of your current Accumulation Value once each contract year starting the day your contract is issued, without incurring surrender charges or Interest Adjustments. Amounts withdrawn in excess of 10% will be assessed a surrender charge and, possibly, an Interest Adjustment during the surrender charge period.

### Annuity Payout Options

You may select an annuity payout option at any time. If selected during the surrender charge period, your payout will be based on the Surrender Value. Available payout options include Life Income, Life Income with Period Certain, Joint and Survivor Income and Income for a Specified Period or Amount.

By current Company practice, you may receive an income from the Accumulation Value after the first contract year (without surrender charge and Interest Adjustment) if you choose a Life Income option or if your annuity has been inforce for at least five years and payments are received over, at least, a five-year period.

### Additional Benefit Rider

The following benefit rider covers the annuitant and will be automatically added to your annuity.

- Nursing Home Confinement Waiver - After the first contract anniversary, should the annuitant become confined to a qualified nursing home facility for at least 90 consecutive days, we will increase the penalty-free withdrawal amount by 10% of the Accumulation Value each year while the annuitant is confined. This rider is only available for issue ages 75 and younger and is automatically included with your annuity at no additional charge in states where available.

### Required Minimum Distributions

By current Company practice, Required Minimum Distributions that exceed the 10% penalty-free amount may be withdrawn without a surrender charge or Interest Adjustment.

### Additional Information

The Endeavor 6 is not a registered security, does not directly participate in stock or equity investments and the Index does not include dividends. Past index performance is not intended to predict future performance. Under current law, annuities grow tax deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax deferred feature is not necessary for a tax qualified plan. For purchase as a qualified plan, you should obtain competent tax advice and consider whether other features, such as the Death Benefit, lifetime annuity payments and riders make the contract appropriate and suitable for your needs. The use of living trusts with the sale of an annuity product can, in the appropriate circumstances, be a valuable planning device. Midland National strongly encourages you to consult your tax or legal advisor before establishing a living trust or purchasing any financial product in connection with utilizing a living trust. Neither Midland National, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice.



Refer to contract for complete details. The MNL Endeavor<sup>SM</sup> 6 is issued by Midland National Life Insurance Company, West Des Moines, IA on form AC/AS132A (certificate/contract), AR158A, AR159A, AR194A, AR205A, AR220A, AR221A-1, AR222A and AR224A (riders/endorsements) or appropriate state variation.

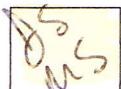
# Clients Copy

## Interest Adjustment

The Endeavor 6 includes an Interest Adjustment, that is applied only during the surrender charge period to full surrenders and to any partial surrender in excess of the applicable penalty-free partial surrender amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates during the period since you purchased your Endeavor 6 annuity. See the "Understanding the Interest Adjustment" brochure for more information. Note: Not applicable in all states.

## Surrender Charges

By initialing below, I understand that the Endeavor 6 annuity is a **long-term contract with substantial penalties for early surrenders**. A surrender charge is assessed, as listed below, on any amount withdrawn, whether as a partial withdrawal or full surrender, that is in excess of the penalty-free amount applicable. Please keep in mind that a surrender during the surrender charge period may result in a loss of premium. However, surrender charges and Interest Adjustments on IRS-Required Minimum Distributions that exceed the 10% penalty-free amount are waived by current Company practice. The surrender charges are for 6 years and decline as follows:



Owner(s)  
Initials Above:  
REQUIRED

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
9%	8%	7%	6%	5%	3%

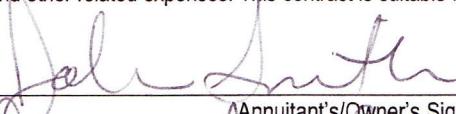
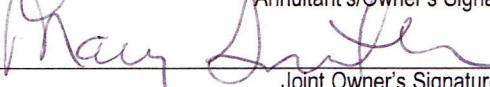
*Surrender charges allow the Company to invest long-term, and in turn, generally credit higher yields.*

## Payment of Commission

Midland National will pay compensation to the sales representative(s) for the sale of this annuity. Incentive compensation may also be paid to the sales representative. Commission amounts are not deducted from the submitted premium. **One hundred percent (100%) of any premium payment will be applied to this annuity.**

## Applicant

I have received a copy of the product brochure and Company disclosure material for this contract. I understand that any values shown, other than the guaranteed minimum values, are not guarantees, promises or warranties. The liquidity provisions are suitable for my financial needs, such as cash for living and other related expenses. This contract is suitable for my financial needs.

  
 \_\_\_\_\_  
 Dale Smith  
 Annuitant's/Owner's Signature  
  
 \_\_\_\_\_  
 Ray Smith  
 Joint Owner's Signature

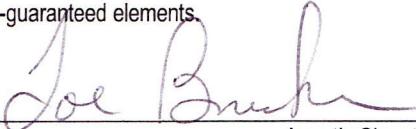
Date Signed (mm/dd/yyyy)

01 01 2012

01 01 2012

## Agent

I certify that the product brochure and Company disclosure materials have been presented to the applicant. A copy was provided to the applicant. I have made no statements which differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non-guaranteed elements.

  
 \_\_\_\_\_  
 Joe Bush  
 Agent's Signature

Date Signed (mm/dd/yyyy)

01 01 2012

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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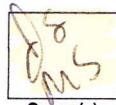
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**Interest Adjustment**

The Endeavor 6 includes an Interest Adjustment, that is applied only during the surrender charge period to full surrenders and to any partial surrender in excess of the applicable penalty-free partial surrender amount. This adjustment may decrease or increase the Surrender Value depending on the change in interest rates during the period since you purchased your Endeavor 6 annuity. See the "Understanding the Interest Adjustment" brochure for more information. Note: Not applicable in all states.

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Owner(s)  
Initials Above:  
REQUIRED

YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
9%	8%	7%	6%	5%	3%

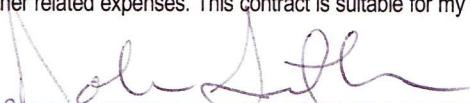
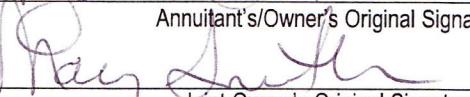
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**Applicant**

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Annuitant's/Owner's Original Signature  
  
Joint Owner's Original Signature

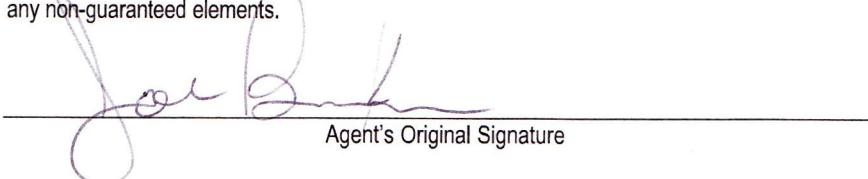
Date Signed (mm/dd/yyyy)

01	01	2012
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01	01	2012
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**Agent**

I certify that the product brochure and Company disclosure materials have been presented to the applicant. A copy was provided to the applicant. I have made no statements which differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non-guaranteed elements.

  
Agent's Original Signature

Date Signed (mm/dd/yyyy)

01	01	2012
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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	



2 4 1 4 8 5

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# Fixed Index Annuity Allocation Form

Mail to: P.O. Box 79907, Des Moines, IA 50325-0907

**The total of all Account Allocations (including Fixed Account) and Crediting Methods must equal 100%.**

**INSTRUCTIONS:** 1) Complete section 1, 2 or 3 for appropriate product. 2) Complete section 4 for ALL products.

**Note:** Not all Indices and/or crediting methods are available on all products. Please refer to your product brochure for details.

Go to next page for Endeavor  
Both pages need to be turned in

## Section 1—Index Allocation and Crediting Methods:

MNL Innovator Choice®, MNL Capstone®, MNL Prosperity Choice®, MNL Select<sup>SM</sup> and MNL Mainstreet Four®

Index Type	Daily Average*	Annual Point-To-Point	Monthly Point-To-Point**
Standard & Poor's 500 Index®	<input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %
Dow Jones Industrial Average Index <sup>SM</sup>	<input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Standard & Poor's MidCap 400 Index®	<input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Russell 2000 Index®	<input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Nasdaq-100®	N/A	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %
EURO STOXX 50®	N/A	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Optimal Index Strategy (MNL Innovator Choice, Capstone and Prosperity Choice only)	N/A	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Fixed Account	<input type="text"/> <input type="text"/> <input type="text"/> %		

\*Daily Average NOT available on MNL Select and Mainstreet Four

\*\*Monthly Point-to-Point NOT available on Mainstreet Four

## Section 2—Index Allocation and Crediting Methods: MNL Diversity Ten®, MNL Ten® and MNL Paragon Plus®

Index Type	Monthly Average	Annual Point-To-Point	Monthly Point-To-Point
Standard & Poor's 500 Index®	<input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %
Dow Jones Industrial Average Index <sup>SM</sup>	<input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Standard & Poor's MidCap 400 Index®	<input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Russell 2000 Index®	<input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Nasdaq-100®	N/A	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or <input type="text"/> <input type="text"/> <input type="text"/> %
EURO STOXX 50®	N/A	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Optimal Index Strategy (MNL Ten only)	N/A	and/or <input type="text"/> <input type="text"/> <input type="text"/> %	and/or N/A
Fixed Account	<input type="text"/> <input type="text"/> <input type="text"/> %		



\$1016800



\$ 101680

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### Section 3—Index Allocation and Crediting Methods: MNL Endeavor<sup>SM</sup>

Index Type	Inverse Performance Trigger	Annual Point-To-Point	Monthly Point-To-Point	Biennial (Available on 4 and 6 year options only)										
Standard & Poor's 500 Index®	<table border="1"><tr><td>3</td><td>3</td></tr></table> % and/or	3	3	<table border="1"><tr><td>3</td><td>4</td></tr></table> % and/or	3	4	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> % and/or				<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %			
3	3													
3	4													
Dow Jones Industrial Average Index <sup>SM</sup>	N/A and/or	<table border="1"><tr><td> </td><td> </td></tr></table> % and/or			N/A and/or	N/A								
Standard & Poor's MidCap 400 Index®	N/A and/or	<table border="1"><tr><td> </td><td> </td></tr></table> % and/or			N/A and/or	N/A								
Russell 2000 Index®	N/A and/or	<table border="1"><tr><td> </td><td> </td></tr></table> % and/or			N/A and/or	N/A								
Nasdaq-100®	N/A and/or	<table border="1"><tr><td> </td><td> </td></tr></table> % and/or			<table border="1"><tr><td> </td><td> </td></tr></table> % and/or			N/A						
EURO STOXX 50®	N/A and/or	<table border="1"><tr><td> </td><td> </td></tr></table> % and/or			N/A and/or	N/A								
Hang Seng (Not available on 4 and 6 year options)	N/A and/or	<table border="1"><tr><td> </td><td> </td></tr></table> % and/or			N/A and/or	N/A								
Fixed Account	<table border="1"><tr><td>3</td><td>3</td></tr></table> %	3	3	must total 100%										
3	3													

### Section 4—Signatures

Owner's Signature John Smith Date (mm/dd/yyyy) 

0	1
---	---

 - 

0	1
---	---

 - 

2	0	1	2
---	---	---	---

Joint Owner's Signature Mary Smith Date (mm/dd/yyyy) 

0	1
---	---

 - 

0	1
---	---

 - 

2	0	1	2
---	---	---	---

Agent's Signature Joe Baker Date (mm/dd/yyyy) 

0	1
---	---

 - 

0	1
---	---

 - 

2	0	1	2
---	---	---	---

"Standard & Poor's<sup>SM</sup>", "S&P<sup>SM</sup>", "S&P 500<sup>SM</sup>", "Standard & Poor's 500 Index<sup>SM</sup>", "S&P MidCap 400 Index<sup>SM</sup>", and "Standard & Poor's MidCap 400 Index<sup>SM</sup>" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Midland National Life Insurance Company.

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## Retire X-Cel® Election and Disclosure Form

Mail to: PO Box 79907, Des Moines, IA 50325-0907

Overnight to: 4350 Westown Parkway, West Des Moines, IA 50266

only to be used for Endeavor 6. Not for Endeavor 4.  
This is optional.



Annuities at their Best

It is important that you understand the costs, benefits, features and limitations of the Retire X-Cel® living benefit rider before making your purchasing decision. Please read the following information and sign the last page of this disclosure to acknowledge your understanding of and election to purchase this Rider. This disclosure is intended to summarize the key provisions of this Rider. This document is not part of your Contract and you should refer to your Contract for complete details. Upon request you can get a sample copy of the Contract. With every contract that Midland National issues there is a free-look period. This gives you the right to review your entire Contract and if you are not satisfied, return it during the free-look period and have your premium returned.

### What is the Retire X-Cel living benefit rider?

The Retire X-Cel Rider is an optional benefit that can be attached to your Midland National Life Insurance Company annuity Contract. In exchange for a charge, this Rider provides you with a way to receive income payments for life without incurring a surrender charge or Interest Adjustment (if available).

Income withdrawn by means of this Rider may be utilized instead of electing an annuity payout option from the base annuity Contract. If you elect an annuity payout option under the base Contract, please understand you cannot stop or modify the amount or frequency of those annuity payments.

Your premium will accumulate as the Guaranteed Minimum Withdrawal Benefit (GMWB) Value and can provide you with a guaranteed lifetime income stream. The withdrawal amount is based on your age and your current GMWB Value. Lifetime income payments are available even if your annuity's Accumulation Value and the Rider's GMWB Value are reduced to zero provided no excess withdrawals are taken. You will need to notify us in writing to begin lifetime income payments.

### Will I be taxed on income payments?

Please see your tax advisor. Under current tax law, income payments from Retire X-Cel may be taxed as ordinary income. Additionally, if taken prior to 59½, income payments may be subject to 10% IRS penalty tax.

### What is the cost and when is the rider cost deducted?

There is an annual cost (called the GMWB Cost) for purchasing this Rider. Costs will vary based on which Bonus Credit Option is chosen. This cost is calculated by multiplying a charge percentage (called the GMWB Charge Percentage) by the available GMWB Value on your contract anniversary. The cost will be taken from your annuity's Accumulation Value on each contract anniversary and continues until either your Contract or Rider terminates. This charge percentage will not change.

The annual cost is deducted each contract year until the Rider terminates. Costs will be deducted each year, including years when a withdrawal is taken, when lifetime income payments have been elected and when the Contract does not earn any interest or index credits.

### What is a Bonus Credit?

Actual Bonus Credit Percentages and Periods will vary by the option you elect. Bonus Credits are applied on each contract anniversary during the Bonus Credit Period. If you begin income payments for life, any time remaining on your Bonus Credit Period will be forfeited and Bonus Credits will no longer be applied to increase the GMWB Value of the Rider. The bonus is added only to your Rider's GMWB Value. In contract years when a withdrawal is taken, no bonus will apply, unless the withdrawal is used to satisfy a Required Minimum Distribution (RMD).

#### Bonus Credit Option One

The Bonus Credit Percentage applied to the GMWB Value is 6% for life. You will incur a cost of 0.35% times your GMWB Value each contract year as long as the Rider is active. This cost will be deducted each contract anniversary from your Accumulation Value and will continue as long as the Rider remains active.

#### Bonus Credit Option Two

The Bonus Credit Percentage applied to the GMWB Value is 8% the first 10 contract years. You will incur a cost of 0.95% times your GMWB Value each contract year as long as the Rider is active. By current company practice, if the Accumulation Value meets or exceeds the GMWB Value, then the GMWB Bonus Credit Period will reset for 10 contract years beginning on that contract anniversary. This reset opportunity is available on each contract anniversary through age 80.

### What is the GMWB Value?

The GMWB Value is only used as the basis for calculating your annual income payments. It is not part of your annuity's Accumulation Value or a Death Benefit, and is only used to calculate the income available to you if you use the income feature of this Rider. This value cannot be withdrawn or taken as a surrender. Your initial Rider value is the initial premium you deposit, any additional premium payments, plus any applicable premium bonus. This value is increased by applying the Bonus Credits described above. It can also be increased based on eligible roll-ups (Step-Ups based on increases in the Accumulation Value). Bonus Credit Percentages are set at issue. Please note income payments and withdrawals will reduce both your Accumulation Value and your GMWB Value.

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

The Retire X-Cel® is issued as an optional rider on form AR202A (rider) and PS202B (spec page) or appropriate state variation by Midland National Life Insurance Company, West Des Moines, IA 50266. This rider may not be available in all states or on all products.

**What happens if I should die?**

Death Benefits will be paid to your designated beneficiary and will be based only on the Contract's Accumulation Value. Your GMWB Value is not paid out as a Death Benefit.

**Joint Covered Persons**

Upon first death among jointly covered persons (spouses only), the Rider will continue. There will be no change to the Lifetime Payment Percentage (LPP) and no recalculation of the Lifetime Payment Amount (LPA) as a result of the first death of a jointly covered person.

**Individual Covered Person**

Upon the death of an individual covered person, the rider will terminate. If the covered person is the contract owner and the spouse is the beneficiary, the Contract may be continued under a Spousal Continuation provision, if applicable.

**Authorization and Acknowledgement of GMWB Rider**

I understand that if I elect the Rider, I must choose between two Bonus Credit Options as offered by the Company. I have read this Election and Disclosure Form and have been provided a brochure that explains the Rider's benefits and limitations. By signing this Election and Disclosure Form, I acknowledge that I understand the following:

- I have elected to purchase the optional GMWB Rider.
- There is a cost for the Rider.
- This cost will be deducted from the Contract's Accumulation Value on each contract anniversary and will continue as long as the Rider is active.
- Costs will be deducted each year, including years when a withdrawal is taken, when lifetime income payments have been elected and when the Contract does not earn any interest or index credits.

**Owner(s)**

Please initial the "elect" feature next to the Bonus Credit Option chosen and initial the "decline" feature for the other option. You may only elect one Bonus Credit Option.

Rider Feature Election (initial after each)	Bonus Credit Options	Bonus Credit Option Cost
Elect <input checked="" type="checkbox"/> Decline <input checked="" type="checkbox"/> JS, MS	Option One (6% for Life)	0.35%
Elect <input checked="" type="checkbox"/> JS, MS Decline <input checked="" type="checkbox"/>	Option Two (8% for 10 contract years)	0.95%

*You must  
elect one and  
Decline the  
other.*

*John Smith*  
Annuitant's/Owner's Signature

*Mary Smith*  
Joint Owner's Signature

Date Signed (mm/dd/yyyy)

01  01  2012

01  01  2012

I certify that the Retire X-Cel brochure has been presented and a copy of the material was provided to the Applicant. I have made no statements that differ in any significant manner from this material.

*Joe Baker*  
Agent's Signature

Date Signed (mm/dd/yyyy)

01  01  2012

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PRT 01-12



#### What happens if I should die?

Death Benefits will be paid to your designated beneficiary and will be based only on the Contract's Accumulation Value. Your GMWB Value is not paid out as a Death Benefit.

#### Joint Covered Persons

Upon first death among jointly covered persons (spouses only), the Rider will continue. There will be no change to the Lifetime Payment Percentage (LPP) and no recalculation of the Lifetime Payment Amount (LPA) as a result of the first death of a jointly covered person.

#### Individual Covered Person

Upon the death of an individual covered person, the rider will terminate. If the covered person is the contract owner and the spouse is the beneficiary, the Contract may be continued under a Spousal Continuation provision, if applicable.

#### When does this rider terminate?

- If we receive written notice to surrender the Contract or to terminate the Contract or Rider.
- At the death of the owner, unless the Contract contains a Spousal Continuation provision and the spouse is named the beneficiary.
- On the date you begin taking annuity payments (annuitization) from the Contract or on the maturity date if a payment option is elected.
- At the death of the annuitant, unless there are joint annuitants (only allowed with spouses). If there are joint annuitants, the Rider will terminate at the time of the second death.
- If the Contract's Accumulation Value, the GMWB Value and LPA all equal zero.
- If this is a 403(b) Contract and you take a loan.

Please note that terminating the Rider forfeits access to the GMWB Value, income payments and all Bonus Credits. Termination of the Rider will not automatically terminate the annuity Contract. Once terminated this Rider cannot be reinstated. If your needs change, you can elect to terminate the Rider. You will not be reimbursed for charges incurred.

#### Authorization and Acknowledgement of GMWB Rider

I understand that if I elect the Rider, I must choose between two Bonus Credit Options as offered by the Company. I have read this Election and Disclosure Form and have been provided a brochure that explains the Rider's benefits and limitations. By signing this Election and Disclosure Form, I acknowledge that I understand the following:

- I have elected to purchase the optional GMWB Rider.
- There is a cost for the Rider.
- This cost will be deducted from the Contract's Accumulation Value on each contract anniversary and will continue as long as the Rider is active.
- Costs will be deducted each year, including years when a withdrawal is taken, when lifetime income payments have been elected and when the Contract does not earn any interest or index credits.

- Bonus Credit Percentages do not apply to the following:
  - The annuity's Accumulation Value;
  - Years in which a withdrawal is taken (except RMDs);
  - Once you elect Lifetime Income Payments; and
  - The Contract's Death Benefit.

#### Owner(s)

Please initial the "elect" feature next to the Bonus Credit Option chosen and initial the "decline" feature for the other option. You may only elect one Bonus Credit Option.

Rider Feature Election (initial after each)	Bonus Credit Options	Bonus Credit Option Cost
Elect _____ Decline <u>JS MS</u>	Option One (6% for Life)	0.35%
Elect <u>JS MS</u> Decline _____	Option Two (8% for 10 contract years)	0.95%

You must  
Elect one option  
and decline  
the other

John Smith  
Annuitant's/Owner's Original Signature

Mary Smith  
Joint Owner's Original Signature

Date Signed (mm/dd/yyyy)

01 01 2012

01 01 2012

I certify that the Retire X-Cel brochure has been presented and a copy of the material was provided to the Applicant. I have made no statements that differ in any significant manner from this material.

Joe Baker  
Agent's Original Signature

Date Signed (mm/dd/yyyy)

01 01 2012



251850

2518500

PRT 01-12



Annuities at their Best

## IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

**This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.**

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases, this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new contract involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy or contract to pay all or part of any premium or payment due on the new contract. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?  YES  NO
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new contract?  YES  NO

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

INSURER NAME	POLICY OR CONTRACT#	ANNUITANT OR INSURED	REPLACED (R) OR FINANCING (F)
1. XYZ Insurance Co	1234567	John Smith	R
2.			
3.			

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

The existing policy or contract is being replaced because Looking for better rate potential.

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant's Signature and Printed Name	Date
John Smith / Mary Smith	1/1/2012

Must be dated  
same as  
Application  
Date

I do not want this notice read aloud to me. \_\_\_\_\_ (Applicants must initial only if they do not want the notice read aloud.)

### Producer's Statement

I certify that only sales materials approved by Midland National were used in conjunction with this transaction, and copies of all sales materials including this Important Notice were left with the applicant. If applicable, electronically presented sales materials shall be provided in printed form to the applicant no later than at the time of policy or contract delivery.

I certify that the responses herein are, to the best of my knowledge, accurate:

Producer's Signature and Printed Name	Date
Agent's Signature	1/1/2012

Original – Midland Office

Yellow – Midland Office

Pink – Applicant

Gold – Agent

## Deferred Annuity Suitability Form

Your privacy is a high priority to us. The information you provide will be treated with the highest degree of confidentiality.  
 Please note that if this form is not completed in full, signed, and dated, we are unable to consider your application.

Applicant/Owner's First Name

J	o	h	n						
---	---	---	---	--	--	--	--	--	--

MI

T									
---	--	--	--	--	--	--	--	--	--

Last Name

S	m	i	t	h					
---	---	---	---	---	--	--	--	--	--

Contract Number

--	--	--	--	--	--	--	--	--	--

Joint Applicant/Owner's First Name

M	a	r	y						
---	---	---	---	--	--	--	--	--	--

MI

S									
---	--	--	--	--	--	--	--	--	--

Last Name

S	m	i	t	h					
---	---	---	---	---	--	--	--	--	--

### A. Financial and Tax Status

1. Household Disposable Income:

a. Monthly Household Income

		5	0	0	0
--	--	---	---	---	---

.00 (i.e. Employment Salary, Pension, Social Security, Investment, Disability)

b. Monthly Household Expenses

		1	5	0	0
--	--	---	---	---	---

.00 (i.e. Mortgage/Rent, Car, Health/LTC/Auto Insurance, Loan Repayments, Personal)

c. Disposable Monthly Income

		3	5	0	0
--	--	---	---	---	---

.00 (a minus b)

2. Household Net Worth: Assets - Liabilities (Debts). Pending premium is to be included in assets below.

#### Liquid Assets

Does not include primary residence,  
personal possessions, cars, etc.

#### Current Dollars Invested

a. Stocks/Bonds

\$		2	5	0	0	0	0	.00
----	--	---	---	---	---	---	---	-----

b. Annuities - Out of Surrender Period

\$		1	0	0	0	0	0	.00
----	--	---	---	---	---	---	---	-----

c. Mutual Funds Excluding B Shares

\$		2	5	0	0	0	0	.00
----	--	---	---	---	---	---	---	-----

d. CDs

\$		3	0	0	0	0	0	.00
----	--	---	---	---	---	---	---	-----

e. Money Market

\$		2	8	0	0	0	.00
----	--	---	---	---	---	---	-----

f. Checking/Savings

\$			8	5	0	0	.00
----	--	--	---	---	---	---	-----

g. Pension/401k (Over 59 1/2)

\$		1	0	0	0	0	0	.00
----	--	---	---	---	---	---	---	-----

h. Other list what it is

\$								.00
----	--	--	--	--	--	--	--	-----

*You must include the Annuity here in this*i. Total Liquid Assets \$ 

1	9	3	6	5	0	0
---	---	---	---	---	---	---

 .00  
(total of a through h)

#### Non-liquid Assets

Does not include primary residence,  
personal possessions, cars, etc.

#### Current Dollars Invested

\$								.00
----	--	--	--	--	--	--	--	-----

j. Real Estate  
(Exclude Primary Home)

k. Annuities - In Surrender Period

\$			7	5	0	0	0	.00
----	--	--	---	---	---	---	---	-----

l. Pension/401k  
(Under 59 1/2)

\$								.00
----	--	--	--	--	--	--	--	-----

m. Limited Partnership

\$								.00
----	--	--	--	--	--	--	--	-----

n. Other list what it is

\$								.00
----	--	--	--	--	--	--	--	-----

*You must indicate what this is. You can not leave blank. IPA is not an acceptable answer. They want to know what the FIA is invested in i.e. CDs, Mutual Fund, Stock, Savings*

o. Total Non-liquid Assets \$ 

1	9	5	0	0	0
---	---	---	---	---	---

 .00  
(total of j through n)p. Total Household Assets \$ 

2	0	1	1	5	0	0
---	---	---	---	---	---	---

 .00 (total of i plus o)q. Household Liabilities (Debts) \$ 

5	5	0	0	0
---	---	---	---	---

 .00  
(Exclude Primary Home Mortgage)r. Total Household Net Worth \$ 

1	9	5	6	5	0	0
---	---	---	---	---	---	---

 .00 (p minus q)

\$2616820

14211Y



\$ 2 6 1 6 8 2

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3. Financial Experience (number of years):  None Stocks 

3	5
---	---

 Bonds 

3	5
---	---

 Mutual Funds 

3	5
---	---

 Fixed Annuities 

2	5
---	---

Variable Annuities 

1	0
---	---

 Life Insurance 

3	5
---	---

 CDs 

3	5
---	---

 Pension/401k/403(b) 

3	5
---	---

4. Federal Income Tax Bracket:  0%  10%  15%  25%  28%  33%  35%  Other 

--	--

%

5. Tax Filing Status:  Single  Head of Household  Married Filing Jointly  Married Filing Separately  Widowed

6. Risk Tolerance for this annuity:  Low  Moderate  Moderate to High  High  Speculative

7. Number of Dependents (indicate ages):  None Age 

--	--

 Age 

--	--

 Age 

--	--

8. After considering your net worth, source of funds, liquidity needs, and time horizon, do you believe this deferred annuity contract is suitable for your financial situation and objectives? .....  Yes  No

## B. Financial Objectives

1. My financial objective for purchasing this annuity (check all that apply):  Liquidity  Long-Term Growth  Guarantees provided  Transfer of Assets to Beneficiaries  Long-Term Growth, Followed by Income  Preservation of Principal  Immediate Annuity (complete form 14212Y)  Other \_\_\_\_\_

2. Do you have sufficient funds available for monthly living expenses, medical expenses, and emergencies other than the funds planned for this annuity or any other annuities already owned? .....  Yes  No

3. Financial time horizon - Years I plan to keep this annuity: 

4	+
---	---

 years

4. How do you anticipate taking distributions from this annuity?  RMD  Penalty Free  Annuitize  Lump Sum  Interest Only Withdrawals  Leave to Beneficiary  Enhanced Withdrawal Benefit  Immediate Income  Immediate Access to Funds  Other \_\_\_\_\_

5. An annuity is a long-term contract with substantial penalties for early surrenders and/or withdrawals. Do you understand that if you take money out of this annuity, in excess of the penalty-free withdrawal during the surrender charge period, that you will incur a surrender charge and interest adjustment (if applicable)? .....  Yes  No

6. Do you anticipate a significant change in your future income or expenses during the surrender charge period? .....  Yes  No  
If yes, please explain: \_\_\_\_\_

## C. Funding Source and Replacements

1. Excluding this transaction, have you exchanged or replaced any other life policy or annuity contract within the last 36 months? #  Yes  No  
If yes, please explain: \_\_\_\_\_

2. Source of Funds to purchase this annuity (Check all that apply):  Money Market/Brokerage Account  CDs  Salary Reduction  Death Claim Proceeds  Reverse Mortgage/Home Equity  Checking/Savings  Pension/401k  Stocks/Bonds/Mutual Funds  Sale of Primary Residence  Traditional Fixed Annuity\*  Fixed Index Annuity\*  Variable Annuity\*  Fixed Life Insurance\*  Variable Life Insurance\*  Other \_\_\_\_\_

\*If checked, continue to questions 3 through 7. If not proceed to section D.

# Within the last 60 months for applications signed in California.

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3. Complete for each transfer, 1035 exchange or rollover:

a.  Company Name  Date Issued  Surrender Charges (% and \$ required)  

x	y	z		I	n	s	C	o		
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0	2	/	0	2	/	2	0	0	4
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0	0	0	%	\$				0	0	.00
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Owner(s) Penalty-Free Only  Yes  No (Is only the Penalty-Free portion being transferred?)  
initials

b.  Company Name  Date Issued  /  /  Surrender Charges (% and \$ required)  
 %  \$  .

Owner(s)  Penalty-Free Only  Yes  No      (Is only the Penalty-Free portion being transferred?)  
initials

c.  Company Name  Date Issued  Surrender Charges (% and \$ required)  
 /  /  %  \$  .

Owner(s)  Yes  No (Is only the Penalty-Free portion being transferred?)  
initials

4. Does your current contract require you to annuitize (elect a series of scheduled payments) your existing contract in order for you to receive the full accumulation value without surrender charges? .....  Yes  No

If Yes: Company \_\_\_\_\_ Product Name \_\_\_\_\_

5. I agree that my agent has explained how the existing and new contracts compare concerning surrender charges, interest rates, company ratings, death benefits and all other benefits and features? .....  Yes  No

6. Is your current agent the same agent who recommended the purchase of the existing contract? .....  Yes  No

7. Replacement Reason - My reason(s) for choosing this replacement contract:  Company Ratings of Midland National

Interest Rates/Index Credit Potential    Penalty-free Death Benefit    Change in Financial Objective    Increased Liquidity

Enhanced Benefits    Multiple Index Options    Other - Please explain \_\_\_\_\_

**D. Verification of Identity** NOTE: The licensed representative must complete this section before submitting to the home office.

**Owner 1:** If Owner is a Natural Person, complete question 1. If Owner is a Trust or Business/Corporation, complete questions 1 and 2.

### **1. Natural Person/Trust Accounts (trustee information):**

Representative: Please indicate the form of ID presented and used to verify this owner's identity.

a.  U.S. Citizen       Resident Alien --- Country of Citizenship: \_\_\_\_\_

b.  Driver's License  State-Issued ID  Military ID  Passport  Alien Registration Card

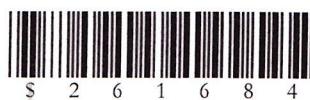
c. State   Country       Number                Exp. Date   /   /

d. Occupation  Employer Name  Years Employed

**2. Non-Natural/Business or Corporation:**

a.  Trust Agreement       Certificate of Incorporation

b. State      Country



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**Owner 2:** If Owner is a Natural Person, complete question 3. If Owner is a Trust or Business/Corporation, complete questions 3 and 4.

### **3. Natural Person/Trust Accounts (trustee information):**

Representative: Please indicate the form of ID presented and used to verify this owner's identity.

- a.  U.S. Citizen       Resident Alien --- Country of Citizenship: \_\_\_\_\_

- b.  Driver's License  State-Issued ID  Military ID  Passport  Alien Registration Card

c. State \_\_\_\_\_ Country \_\_\_\_\_ Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

N	C
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U	S	A				
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n	b	v	1	2	3	6	5	4	7	8	9			
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0	2	/	0	2	/	2	0	1	5
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d. Occupation  Employer Name  Years Employed

**4. Non-Natural/Business or Corporation:**

- a.  Trust Agreement       Certificate of Incorporation

State	Country
b.	

**E. Applicant/Owner Signature**

By signing this form, I certify that the information provided is accurate. I understand that Midland National Life Insurance Company will use this information to attempt to verify my identity. Midland National may request a copy of the articles of incorporation, trust certification or other similar documents solely for the purpose of attempting to verify my identity as required by federal law. Midland National is not assuming any responsibility for monitoring, maintaining, interpreting or enforcing any terms or provisions of those documents.

I acknowledge and agree that during the purchase of this insurance contract Midland National, its employees, and any of its agents acting in their capacity as an independent agent of Midland National have not suggested that I liquidate securities, otherwise provided any investment advice, or made any representations regarding losses or gains in respect to my portfolio. I have been advised to discuss any liquidation of securities with a properly licensed securities advisor, and I acknowledge that anyone (including my agent if properly registered) who provided me any such advice with respect to this purchase was not doing so in his/her role as an agent of Midland National.

By signing below, I certify that: 1) to the best of my knowledge and belief, the information provided to my agent, and shown above is true and complete; 2) the annuity meets my financial needs and objectives; and 3) this annuity is suitable for me.

**DO NOT SIGN THIS FORM IF ANY REQUIRED QUESTION HAS BEEN LEFT BLANK.**

Applicant/Owner Signature Owner's Signature Date 01/01/2012

Joint Applicant/Owner Signature Joint Address Signatures Date 01/01/2012

#### **F. Agent Statement - Acknowledgement of Responsibility for Suitability Recommendations**

By signing below, I certify that:

- 1) I attest to the fact that I have viewed the above verification of identity documentation. I also attest that the document did not appear altered and the picture identification supplied appeared to be that of the owner(s).
  - 2) I have completed a suitability and needs analysis review regarding the purchase of this annuity;
  - 3) I have reasonable grounds for believing that the recommendation to purchase this annuity is suitable for the Applicant/Owner;
  - 4) I understand that only properly registered investment advisors or registered representatives are allowed to recommend the sale of securities and if I am not properly security licensed, I did not make such a recommendation to the Applicant/Owner; and
  - 5) I agree to maintain records of the information provided by the Applicant/Owner and any other information used as the basis for my recommendation. I agree to make such records available for review upon request by Midland National or by any regulatory body as required.

Agent Signature Harts Signature Agent Number \_\_\_\_\_ MNL Agent # \_\_\_\_\_ Date 01/01/2012

Midland National Life Insurance Company  
P.O. Box 79907 Des Moines IA 50325-0907

Overnight to: 4350 Westown Blvd., West Des

Overnight to: 4550 Westown Pkwy, West Des Moines, IA 50266.

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## 2. Select only one box per group (continued)

### 4. My existing account is classified as:

- IRA     Roth IRA     TSA/403(b)     Nonqualified     SEP-IRA     457     Simple IRA  
 Keogh     401(k)/Pension Plan     Inherited IRA

\*401(k)/Pension Plans may require their own plan-specific forms to be completed. Clients must contact their former employer to initiate the transfer/rollover and to receive future status updates.

### 5. Please transfer:

- Immediately     On 

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 / 

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 / 

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 date (date referenced cannot exceed 30 calendar days from today's date.)

### 6. This transaction will be a:

- 1035 Exchange - Surrender a **nonqualified** policy/contract for the purchase of another **nonqualified** contract under Sec. 1035 of the Internal Revenue Code. (1035 Exchanges are not allowed from an annuity to a life insurance policy.)
- Transfer - Surrender of a **qualified** account established under Sec. 402 or 408 of the Internal Revenue Code for reinvestment in a **qualified** annuity contract established under the same section of the Internal Revenue Code. **If minimum distribution is required this year, process prior to the transfer.** Liquidate any stocks, bonds, CDs, mutual funds, money market accounts or other securities.
- TSA/403(b) to TSA - This transaction is intended to qualify as a tax-free transfer under section 403(b) of the code. Liquidate any stocks, bonds, CDs, mutual funds, money market accounts or other securities.
- Direct Rollover - This amount represents all or part of my eligible rollover distribution. I understand there will be no mandatory 20% withholding from this distribution because it is a direct rollover to an eligible retirement plan as defined under applicable tax law. Liquidate any stocks, bonds, CDs, mutual funds, money market accounts or other securities.
- TSA to IRA
- 401(k) to IRA
- 457 to IRA
- 401(A) to IRA
- Pension Plan to IRA

#### Qualifying Event

- Separated from service     Age 59 $\frac{1}{2}$      Termination of plan     Disability     Death
- Liquidation of Non-Qualified account(s).

## 3. Lost contract statement

- Contract is attached
- Certificate of lost contract-I/We certify that the above numbered contract has been lost or destroyed, and to the best of my/our knowledge and belief, is not in anyone's possession.

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#### 4. Assignment of ownership

I/We, the undersigned, hereby state that I/we am/are the owner of the life insurance, endowment, or annuity contract identified above. For the purpose of making an Internal Revenue Code Section 1035 Exchange of insurance or annuity contract, I/We hereby absolutely assign and transfer all rights, benefits, interests, and property I/we have in the above identified contract to the assignee identified above (hereafter "the Company").

This assignment and Section 1035 Exchange is conditioned upon the decision by the Company to issue, on the basis set forth in the application, an annuity contract or life insurance policy. After acceptance of the application by the Company, this assignment will become absolute and the Company will issue to me an annuity contract or life insurance policy in exchange for the partial or full and complete surrender of the above listed contract and that the cash surrender value will be applied as a premium on the contract issued to me by the Company. The cash value received from the surrender of the contract(s) identified above will be credited to the contract issued by the Company upon receipt from the other Company. The Company assumes no liability for any delay by the other Company in processing the assignment of ownership, the request for surrender, or the payment of the cash surrender value. I/We understand that the contract values and terms of the above-identified contract may differ substantially from those in the contract issued by the Company.

I/We understand that the Company will request the immediate surrender of the contract being assigned to them as part of the Section 1035 Exchange. If I/we elect to refuse the policy issued by the Company under the "free-look" provision, I/We recognize that the assigned contract may have already been surrendered for its cash surrender value. If I/we refuse the policy under the "free-look" provision, the Company has no liability beyond the return of the cash surrender value of the assigned contract. If no premium is paid with the application, coverage under the new policy issued by the Company becomes effective when coverage under the existing policy identified above ceases because the other insurer has processed the Company's request for surrender. I/We certify that no proceeding in bankruptcy or insolvency, voluntary or involuntary, is pending against me.

#### 5. Transaction authorization

I/We am/are aware of any surrender/withdrawal penalties, which may apply, and I/we authorize the transaction described above. This transfer request also authorizes Midland National to receive information on the status of this transfer or exchange.

The undersigned represents and agrees that the Company is participating in this transaction at the undersigned's specific request and as an accommodation to the undersigned. It is further agreed that neither the Company, nor the officer, employee, agent, or any person acting on behalf of the Company warrants or represents the income tax consequences of this transaction. I/We have been advised by the Company, and/or its officers, agents, employees, or persons acting on the Company's behalf, that I/we should consult my/our own tax advisor regarding the tax consequences of this transaction. I/We have not relied on the Company or any agent of the Company for tax advice.

I/We agree to release, indemnify, and hold harmless Midland National, its directors, officers, employees, agents, parents, subsidiaries, and affiliates, and their directors, officers, employees, and agents (Midland National), as transfer agent, from and against any and all claims, liabilities, damages, costs, charges and expenses, including reasonable attorney fees, sustained or incurred by reason of any claim, litigation, arbitration or other proceeding arising as a result of Midland National's transfer of the above-referenced funds at my/our request. Without limiting the foregoing, I/we specifically acknowledge and agree that Midland National shall not be responsible for any loss due to market fluctuations which I/we incur as a result of any delay in the transfer of such funds and acknowledge and agree that it is my/our responsibility to request the transferring company to transfer these funds to the fixed or general account of the annuity, mutual fund, or other investment product from which the exchange is being made pending the processing and completion of this request.

Signature of Owner: Owner's Signature

0	1	/	0	1	/	2	0	1	2
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Date

0	1	/	0	1	/	2	0	1	2
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Date

		/			/				
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Date

Signature of Joint Owner: Joint Owner's Signature

Spousal Signature: not required

If you reside in one of the following community property states, the spouse must also sign:  
AK, AZ CA, ID, LA, NM, NV, TX, WA or WI.

#### TSA/403(b) Employer/Administrator Authorization:

I hereby approve the above referenced request.

Signature of Employer/Authorized Administrator \_\_\_\_\_

Date: \_\_\_\_\_ Title: \_\_\_\_\_

Approval form/certificate attached



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#### Medallion Signature Guarantee

Only needed if required by  
surrendering carrier. You will need  
to find out if it is required.

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