

Facts At A Glance

	MNL Endeavor® 8																		
Issue Ages (may vary by state)	0-85 For issue ages 0-17, a uniform gift to minors act (UGMA) or uniform transfers to minors act (UTMA) custodial account must be established.																		
Minimum Premium	Flexible premium \$10,000 minimum for non-qualified premium. \$2,000 for qualified premium (or \$50 per month for tax-sheltered annuity salary reduction). High-band rates start at \$75,000+																		
Surrender Charge Schedule (based on issue date; may vary by state)	<table><tr><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></tr><tr><td>10%</td><td>10%</td><td>10%</td><td>10%</td><td>9%</td><td>8%</td><td>5%</td><td>3%</td><td>0%</td></tr></table>	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9+	10%	10%	10%	10%	9%	8%	5%	3%	0%
Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9+											
10%	10%	10%	10%	9%	8%	5%	3%	0%											
Penalty-Free Withdrawals	Up to 10% of accumulation value – or required minimum distribution (RMD) if greater by current company practice ¹ – starting in year 2.																		
Market Value Adjustment (MVA)	The MVA is applied only during the surrender charge period to surrenders exceeding the penalty-free amount. This feature may decrease or increase the surrender value depending on the change in the MVA reference rate since the annuity was purchased. See the “Understanding the Market Value Adjustment” brochure for more information.																		
Interest Crediting Methods (may vary by state)	Fixed Annual point-to-point with cap rate Annual point-to-point with index margin Annual point-to-point with participation rate Annual point-to-point with threshold participation strategy Monthly point-to-point with cap rate Inverse performance trigger (declared performance rate)																		

Backed By More Than 110 Years' Experience

The MNL Endeavor® Fixed Index Annuity is distributed by Midland Retirement DistributorsSM and issued by Midland National® Life Insurance Company. Founded in 1906 under the name of Dakota Mutual Life Insurance Company, Midland National Life Insurance Company assumed its current name in 1925. Today Midland National is one of the leading insurance companies in the U.S. Throughout the Company's history, Midland National has enjoyed steady growth, stability, and industry success.

Midland National currently holds more than 1 million life insurance and annuity policies with over \$56 billion* in assets. Independent rating agencies have awarded the following ratings:

A.M. Best ^{a,b}	S&P Global Ratings ^{b,c}	Fitch Ratings ^{b,d}
A+ (Superior) (2nd category of 15) Superior ability to meet ongoing obligations to policyholders	A+ (Strong) (5th category of 22) Very strong financial security characteristics	A+ (Stable) (5th category of 19) Strong business profile and investment performance

A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Fitch Ratings is a global leader in financial information services and credit ratings. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The above ratings apply to Midland National's financial strength and claims-paying ability. These ratings do not apply to the safety or performance of the variable separate accounts which will fluctuate in value. a) A.M. Best rating affirmed on August 2, 2018. For the latest rating, access www.ambest.com. b) Awarded to Midland National® as part of Sammons® Financial Group Inc., which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. c) S&P Global Ratings' rating assigned February 26, 2009 and affirmed on September 10, 2018. d) Fitch Ratings' rating assigned an Insurer Financial Strength rating of A+ Stable affirmed on April 24, 2018. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization, and strong operating profitability supported by strong investment performance. For more information access www.fitchratings.com.

Contact your financial professional for complete product details.

If you are a financial professional and are interested
in more details about the MNL Endeavor® Fixed Index Annuity,
please call the Midland Retirement Distributors Sales Desk.

833-451-7692

* Statutory basis as of 12/31/2017.

¹ A feature offered by "current company practice" is not a contractual guarantee of this annuity contract and can be removed or changed at any time.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Insurance products are issued by Midland National® Life Insurance Company (West Des Moines, IA). Sammons Institutional GroupSM, Inc. provides administrative services. Sammons Financial Network® LLC, Midland National® Life Insurance Company, Sammons Institutional GroupSM, Inc. and Midland Retirement DistributorsSM (a division of Sammons Institutional Group) are wholly owned subsidiaries of Sammons® Financial Group, Inc. Products and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options and limitations by state.

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.

The MNL Endeavor® 8 is issued on form AC/AS124A/ICC16-AS145A.MVA (certificate/contract).

Withdrawals taken prior to age 59½ may be subject to IRS penalties.

NOT FDIC/NCUA INSURED, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.