

Facts At A Glance

	IncomeStrategy Rider																																																
Minimum Issue Age	40																																																
Minimum Premium	\$20,000 (qualified and non-qualified)																																																
Premium Period	Issue date until the first contract anniversary																																																
GLWB Rider Charge	1.05% of GLWB value Deducted from the accumulation value of the fixed index annuity on each contract anniversary.																																																
Roll-up Rate	6.00% compounded for up to 10 years (or until lifetime payment election date (LPED), if earlier). Roll-up rate is not applied when lifetime payment amounts (LPAs) have been elected or withdrawals in excess of the available penalty-free withdrawal are taken.																																																
Level or Increasing LPAs (only one can be elected)	Level LPA Your annual LPA is set at your LPED and cannot increase thereafter. Increasing LPA Your annual LPA, while starting out as a lower amount, will increase each year after the LPED based on the current increase percentage.																																																
LPA Increase Percentage	For the increasing LPA option, the current annual increase percentage is 2% as of 6/26/2018. This rate is subject to change. The rate that applies to the contract will be the rate declared as of the lifetime payment election date. This rate will never be less than the minimum guaranteed increasing option percentage of 0.25%. Contact our customer service area for the current annual increasing LPA percentage.																																																
Lifetime Payment Percentage (LPPs)	<table><tr><th colspan="3">Level LPA</th><th colspan="3">Increasing LPA</th></tr><tr><th>Attained Age of Covered Person</th><th>SINGLE Covered Person</th><th>JOINT Covered Person</th><th>Attained Age of Covered Person</th><th>SINGLE Covered Person</th><th>JOINT Covered Person</th></tr><tr><td>50-59</td><td>4.30%</td><td>3.80%</td><td>50-59</td><td>3.30%</td><td>2.80%</td></tr><tr><td>60-64</td><td>4.80%</td><td>4.30%</td><td>60-64</td><td>3.80%</td><td>3.30%</td></tr><tr><td>65-69</td><td>5.30%</td><td>4.80%</td><td>65-69</td><td>4.30%</td><td>3.80%</td></tr><tr><td>70-74</td><td>5.80%</td><td>5.30%</td><td>70-74</td><td>4.80%</td><td>4.30%</td></tr><tr><td>75-79</td><td>6.30%</td><td>5.80%</td><td>75-79</td><td>5.30%</td><td>4.80%</td></tr><tr><td>80+</td><td>6.80%</td><td>6.30%</td><td>80+</td><td>5.80%</td><td>5.30%</td></tr></table>	Level LPA			Increasing LPA			Attained Age of Covered Person	SINGLE Covered Person	JOINT Covered Person	Attained Age of Covered Person	SINGLE Covered Person	JOINT Covered Person	50-59	4.30%	3.80%	50-59	3.30%	2.80%	60-64	4.80%	4.30%	60-64	3.80%	3.30%	65-69	5.30%	4.80%	65-69	4.30%	3.80%	70-74	5.80%	5.30%	70-74	4.80%	4.30%	75-79	6.30%	5.80%	75-79	5.30%	4.80%	80+	6.80%	6.30%	80+	5.80%	5.30%
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Key Features	LPA Reserve In any year after you have elected the LPA, you can choose to take less than the full LPA. At the end of the contract year, the portion of LPA that is not taken will be placed in the LPA reserve subject to the maximum LPA reserve. The LPA reserve value is available to be taken as a lump sum at any time or periodically withdrawn until depleted. LPA Multiplier Feature (not available in all states or on all products) With the LPA multiplier, the LPA can be doubled if you become confined to a qualified nursing care center for a period of more than 90 consecutive days, after the second contract year, and you remain confined in future contract years. This benefit is available as early as age 50, and it can be accessed for up to five annual payments. This benefit does not have to be utilized for a consecutive five-year period. To qualify for the LPA Multiplier Feature, you cannot be confined on the issue date, and you must wait at least two years after your annuity issue date before requesting the LPA multiplier benefit. Neither the LPA Reserve or LPA Multiplier Feature is available when your accumulation value reaches zero.																																																

Experience to Help Confidently Reach Retirement Goals

The SummitSM IncomeStrategy Optional Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider is distributed by Midland Retirement DistributorsSM (MRD). MRD offers a distinctive suite of fixed rate and fixed index annuity products that can help individual investors build confidence in achieving their retirement goals. MRD is a trusted partner, one with a long history and proven financial track record that shows it will stand strong with its partners well into the future.

The Summit IncomeStrategy is issued by Midland National[®] Life Insurance Company. Throughout its 110-year history, Midland National has focused on providing growth, income, and financial protection – in all types of markets and economic conditions. It 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 July 6, 2017. 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 October 19, 2016. d) Fitch Ratings' rating assigned on April 24, 2018, assigned an Insurer Financial Strength rating of A+ Stable. 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 Summit IncomeStrategy,
please call the Midland Retirement Distributors Sales Team.

833-451-7692

*Statutory basis as of 12/31/2017.

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.

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 SummitSM IncomeStrategy is an optional rider issued on forms ME104A/ICC18-ME104A (rider) and MS104B/ICC18-MS104B (spec pages) or appropriate state variation by Midland National[®] Life Insurance Company, West Des Moines, IA. This rider may not be available in all states, on all products, or appropriate for all clients.

For purposes of this rider, "Income" refers to the contractual guarantee provided by election of lifetime payment amounts (LPA). It is not the same as and does not refer to interest credited to the annuity 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.