

# State Availability Chart

Effective 2-26-18

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

### Issue Age State Variations

State	Product	Issue Age
Indiana	MNL Endeavor®	0-82 8-Year Plus

### 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**

**MIDLAND**  
Retirement DistributorsSM

	IncomeFocusSM or Retire X-Cel®	Available on:
AK	IncomeFocus	MNL Endeavor 8
AL	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
AZ	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
AR	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
CA	IncomeFocus/No Multiplier	MNL RetireVantage (No ABR) and MNL Endeavor 8
CO	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
CT	IncomeFocus	MNL Endeavor 8
DE	IncomeFocus	MNL Endeavor 8
DC	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
FL	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
GA	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
HI	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
ID	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
IL	IncomeFocus/No Multiplier	MNL RetireVantage (No ABR)
IL	IncomeFocus	MNL Endeavor 8
IN	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
IA	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
KS	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
KY	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
LA	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
ME	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
MD	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
MA	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
MI	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
MN	IncomeFocus	MNL Endeavor 8
MS	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
MO	IncomeFocus	MNL Endeavor 8
MT	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
NE	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
NV	IncomeFocus	MNL Endeavor 8
NH	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
NJ	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
NM	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
NC	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
ND	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
OH	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
OK	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
OR	IncomeFocus	MNL Endeavor 8
PA	Retire X-Cel/No Multiplier	MNL RetireVantage (No ABR)
PA	IncomeFocus	MNL Endeavor 8
RI	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
SC	IncomeFocus	MNL Endeavor 8
SD	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
TN	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
TX	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
UT	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
VT	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
VA	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
WA	IncomeFocus	MNL Endeavor 8
WV	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
WI	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8
WY	IncomeFocus	MNL RetireVantage (No ABR) and MNL Endeavor 8

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

Direct Income<sup>®</sup> SPIA is available in all states. In Virginia, 403(b) is not available.