

IncomeFocusSM rider

optional guaranteed lifetime withdrawal benefit (GLWB) rider

IncomeFocus rider

Minimum issue age	40																																																					
Minimum premium	\$20,000 qualified and non-qualified																																																					
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 LPAs have been elected or withdrawals in excess of the available penalty-free partial surrender are taken.																																																					
LPA increase percentage	For the increasing lifetime payment smount (LPA) option, the current annual increase percentage is 2% as of 12/1/2015. 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 percentages (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	<p>LPA reserve In any year after your client has elected the LPA, they 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.</p> <p>Nursing home multiplier (Not available in California. In Illinois, only available on MNL Endeavor® 8.) With the nursing home multiplier feature, 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 2nd contract year, and your client remains 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 this benefit, you cannot be confined on the issue date, and you must wait at least two years after your annuity issue date before requesting the nursing home multiplier benefit. This feature is no longer available when your accumulation value reaches zero.</p>																																																					

The IncomeFocusSM is an optional guaranteed lifetime withdrawal benefit (GLWB) rider available for an additional charge at the time of application on certain fixed index annuities on form AR305A and ICC15-AR305A.NX (rider) and PS305B and ICC15-PS305B.NX (spec page) 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. See rider brochure for further details and limitations. Please refer to your state availability chart for product availability. Neither Midland National®, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Advise clients to consult with and rely on a qualified advisor.

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.

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