

MNL Prosper[®]

Fixed Index Annuity

	MNL Prosper 5	MNL Prosper 7	MNL Prosper 10																																																														
Issue Ages	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.	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.	0-79 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, \$100,000 non-qualified and \$100,000 qualified	Flexible Premium, \$20,000 non-qualified and \$20,000 qualified																																																															
Surrender Charge Schedule	<table><tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td>Y6+</td></tr><tr><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>0%</td></tr></table>	Y1	Y2	Y3	Y4	Y5	Y6+	9%	9%	8%	7%	6%	0%	<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></tr><tr><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>0%</td></tr></table>						Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8+	9%	9%	8%	7%	6%	5%	4%	0%	<table><tr><td>Y1</td><td>Y2</td><td>Y3</td><td>Y4</td><td>Y5</td><td></td></tr><tr><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td></td></tr><tr><td>Y6</td><td>Y7</td><td>Y8</td><td>Y9</td><td>Y10</td><td>Y11+</td></tr><tr><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td></tr></table>						Y1	Y2	Y3	Y4	Y5		9%	9%	8%	7%	6%		Y6	Y7	Y8	Y9	Y10	Y11+	5%	4%	3%	2%	1%	0%
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Penalty-Free Withdrawals	Beginning 2nd contract year, up to 5% of the Accumulation Value may be taken each year																																																																
Interest Crediting Methods (All Index Account Options Linked to S&P 500®)	Fixed Annual Point-To-Point with Cap Rate Annual Point-To-Point with Participation Rate Biennial Point-To-Point Performance Trigger																																																																
Optional Guaranteed Lifetime Withdrawal Benefit Rider	IncomeFocusSM <ul style="list-style-type: none">- 6.00% Compound Roll-up for 10 years<ul style="list-style-type: none">• Penalty-free withdrawal and RMD friendly- Increasing or Level LPA Options- LPA Nursing Home Multiplier<ul style="list-style-type: none">• 2X LPA for up to 5 Years- LPA Reserve Feature- 1.05% Annual Charge																																																																
Compensation	Fee-based		Commission Options																																																														

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.

Products issued by Midland National® Life Insurance Company, West Des Moines, Iowa. Product features, riders and index options may not be available in all states. See product brochures, disclosures and state availability chart for further details, limitations and information on appropriate state variations.

The MNL Prosper® annuity is issued on form AC/AS124A (group certificate/individual contract), AR222A, AR226A, AR243A, AR159A, AR160A, AR151A and AR153A (riders/endorsements).

Withdrawals taken prior to age 59 ½ may be subject to IRS penalties.

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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 (rider) and PS305B (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 limitations and specific rider charge. Please ask your Sales Representative for product availability. Neither Midland National, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on a qualified advisor.