

# Guarantee Ultimate® II

Multi-Year Guarantee Annuity

	Guarantee Ultimate II																											
Issue Ages	0-90																											
Minimum Premium	Single Premium; \$10,000 non-qualified and \$2,000 qualified. High-band rates start at \$200,000.																											
Surrender Charge Schedule	<table><tr><th>Contract Year</th><th>5 Year</th><th>4 Year</th><th>3 Year</th></tr><tr><td>1</td><td>8.00%</td><td>8.00%</td><td>8.00%</td></tr><tr><td>2</td><td>7.15%</td><td>7.15%</td><td>7.15%</td></tr><tr><td>3</td><td>6.20%</td><td>6.20%</td><td>6.20%</td></tr><tr><td>4</td><td>5.25%</td><td>5.25%</td><td></td></tr><tr><td>5</td><td>4.30%</td><td></td><td></td></tr></table>				Contract Year	5 Year	4 Year	3 Year	1	8.00%	8.00%	8.00%	2	7.15%	7.15%	7.15%	3	6.20%	6.20%	6.20%	4	5.25%	5.25%		5	4.30%		
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Penalty-Free Withdrawals	Beginning 2nd contract year, equal to the interest earned the prior year By current company practice*, they can elect to receive interest withdrawal payments on a monthly, quarterly, semi-annual or annual basis, beginning as early as 30 days after the annuity is issued. Called a systematic withdrawal, these scheduled payments are penalty-free but must be at least \$50 each.																											
Surrender Charge Periods	Choice of 3, 4 or 5 year guarantee interest rate/surrender charge periods																											
Included Rider	<b>Nursing Home Confinement Waiver</b> After first contract anniversary, in the event of a qualifying confinement, increases penalty-free withdrawal amount by 10% of Accumulation Value each year the annuitant is confined.																											

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

The Guarantee Ultimate® II is issued in California on AS130A04.0510 (contract), AR151A04, AR157A04-1, AR159A, AR344A04 and AR209A (riders/endorsements) by Midland National® Life Insurance Company, West Des Moines, IA.

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

\* 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.