

MNL Prosper® 7 - Allocation Snapshot

Annual Point-to-Point with Participation Rate



The MNL Prosper fixed index annuity from Midland National® offers growth potential for your retirement savings through crediting methods tied to the performance of various indexes. The chart below provides a hypothetical example of interest crediting strategy performance.

HYPOTHETICAL EXAMPLE ASSUMPTIONS

\$100,000 Premium

100% Allocation to Annual Point-to-Point with **45%** Participation Rate

S&P 500® Index

HYPOTHETICAL NON-GUARANTEED							
Year	GUARANTEED	MOST RECENT (12/31/2006 to 12/31/2016)		LOWEST (12/31/1998 to 12/31/2008)		HIGHEST (12/31/1996 to 12/31/2006)	
	Accumulation Value	Accumulation Value	Interest Credit	Accumulation Value	Interest Credit	Accumulation Value	Interest Credit
At Issue	\$100,000	\$100,000		\$100,000		\$100,000	
1	\$100,000	\$101,590	1.59%	\$108,790	8.79%	\$113,950	13.95%
2	\$100,000	\$101,590	0.00%	\$108,790	0.00%	\$127,624	12.00%
3	\$100,000	\$112,308	10.55%	\$108,790	0.00%	\$138,842	8.79%
4	\$100,000	\$118,765	5.75%	\$108,790	0.00%	\$138,842	0.00%
5	\$100,000	\$118,765	0.00%	\$121,703	11.87%	\$138,842	0.00%
6	\$100,000	\$125,927	6.03%	\$126,632	4.05%	\$138,842	0.00%
7	\$100,000	\$142,700	13.32%	\$128,342	1.35%	\$155,323	11.87%
8	\$100,000	\$150,021	5.13%	\$136,209	6.13%	\$161,613	4.05%
9	\$100,000	\$150,021	0.00%	\$138,375	1.59%	\$163,795	1.35%
10	\$100,000	\$156,457	4.29%	\$138,375	0.00%	\$173,836	6.13%
Annual Effective Rate		4.58%		3.30%		5.69%	

This hypothetical example assumes no withdrawals and alternate assumptions could produce different results. Not intended to predict future performance.

General Terminology

Annual Point-to-Point with Participation Rate

This calculation method measures the change in index value using two points in time; the beginning index value and the ending index value for that year. Index linked gains are calculated based on the difference between these two values. The index growth, if any, is then subject to a participation rate. The annual interest credit will never be less than zero. Once a gain has been calculated using the annual point-to-point index account option, a participation rate is applied. The participation rate is a percentage that is multiplied by the gain at the end of the contract year and is used to determine the interest credit to your contract. The participation rate is guaranteed for the first contract year, and can change each year thereafter on the contract anniversary. The participation rate is declared each year at the Company's discretion. However, at no time will this rate ever fall below the minimum guaranteed participation rate set for the annual point-to-point index account.

Guaranteed

This is based upon the guarantees under the MNL Prosper accumulation value and 0% Interest Credit(s).

Recent

Based upon the most recent 10-year index period for the S&P 500® Index from (12/31/2006 to 12/31/2016) using year end values.

Lowest

Based upon the Lowest consecutive 10-year index period out of all available 10 year periods for the S&P 500® Index from 12/31/1998 to 12/31/2008 using year end values.

Highest

Based upon the Highest consecutive 10-year index period out of all available 10 year periods for the S&P 500® Index from 12/31/1996 to 12/31/2006 using year end values.

The MNL Prosper® is issued on form AS145A/ICC16-AS145A,MVA (contract), AC/AS124A (certificate/contract), ICC16-AR321A/AR222A, ICC15-AR314A/AR153A, ICC16-AR226A/AR226A, ICC15-AR316A/AR154A, ICC15-AR307A/AR159A, ICC15-AR317A/AR151A, ICC15-AR309B/AR243A, AR160A (riders/endorsements) or appropriate state variation by Midland National® Life Insurance Company, West Des Moines, Iowa. This product, its features and riders may not be available in all states.

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 indexes, without the risk of loss of premium due to market downturns or fluctuation. They may not be appropriate for all clients.

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. Under current law, annuities grow tax deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax-deferred feature is not necessary for a tax-qualified plan. In such instances, you should consider whether other features, such as the Death Benefit, lifetime annuity payments and riders make the Contract appropriate for your needs.

The S&P 500® Index is one index option on this product and additional index options and crediting methods are available. Please see the MNL Prosper 7 brochure and Details Sheet for an explanation of all available options.

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