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“Income” or “lifetime income” refers to guaranteed payment of Lifetime Payment Amounts (“LPAs”). It does not refer to interest credited to the contract. Advise clients to consult with their own tax advisor regarding tax treatment of LPAs, which will vary according to individual circumstances.

IncomeFocusSM

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/ICC15-AR305A.NX (rider) and PS305B/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, limitations and specific rider charge. Please refer to your state availability chart for product availability.

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. Advise clients to consult their tax advisor regarding tax treatment of LPAs, which will vary according to their individual circumstances.

Guarantee Ultimate®

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Direct Income®

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