

# MNL Savers<sup>SM</sup> Income 7 Fixed Index Annuity

## Product Details for Florida

ISSUE AGES	Available issue ages 40-85 (Qualified and Non-Qualified)																				
ANNUITY PAYOUT OPTIONS	<p>Should you decide to receive an income from your annuity after the first contract year, you will have several annuity payout options from which to choose. Annuity payout options are a benefit of deferred annuities, but are not a requirement with the MNL Savers Income 7. Once a payout option is elected, it cannot be changed and all other rights and benefits under the annuity end.</p> <p>The Guaranteed Lifetime Withdrawal Benefit (GLWB) feature of this annuity will terminate upon electing an annuity payout option.</p>				<p>The following options are available:</p> <ul style="list-style-type: none"><li>• Life Income</li><li>• Life Income with a 10-Year or 20-Year Period Certain</li><li>• Joint and Survivor Life Income</li><li>• Joint and Survivor Life Income with a 10-Year or 20-Year Period Certain</li></ul>																
MINIMUM PREMIUM	Flexible Premium \$20,000 qualified and non-qualified																				
SURRENDER CHARGE SCHEDULE	<table><tr><th>Year 1</th><th>Year 2</th><th>Year 3</th><th>Year 4</th><th>Year 5</th><th>Year 6</th><th>Year 7</th></tr><tr><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td></tr></table>							Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	7%	6%	5%	4%	3%	2%	1%
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7															
7%	6%	5%	4%	3%	2%	1%															
RIDERS	<p><b>Nursing Home Confinement Waiver</b> You can withdraw up to 100% of your annuity's Accumulation Value without Surrender Charge or Market Value Adjustment, if you are confined to a qualified care facility, for at least 90 consecutive days any time after the first contract year. You cannot be confined at the time your contract is issued. This waiver is automatically included with your annuity at no additional charge.</p> <p>If joint annuitants are named on the annuity, waiver will apply to the first annuitant who qualifies for the benefit.</p> <p>Other riders may apply, ask for details.</p>																				
OTHER	<p><b>Market Value Adjustment:</b> Includes a Market Value Adjustment which may decrease or increase Surrender Value depending on the change in the Index Value of the Market Value Adjustment External Index since purchase. See brochure for further details.</p> <p><b>Penalty-Free Withdrawals:</b> After the first contract anniversary, a penalty-free withdrawal (also known as a Penalty-Free Partial Surrender), of up to 5% of the Accumulation Value may be taken each year. After the Surrender Charge period, Surrender Charges and a Market Value Adjustment no longer apply to any withdrawals.</p> <p><b>RMDs:</b> Surrender Charges and Market Value Adjustments on any portion of an IRS-Required Minimum Distributions exceeding the 5% penalty-free withdrawal amount will be waived by current company practice.*</p> <p><b>Transfers:</b> After the first contract year and on an annual basis for all Crediting Methods, you may elect to transfer between crediting methods and Index Account options, including the fixed account. By current company practice*, you will have 30 days following each contract anniversary to reallocate.</p>																				

\*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.



4350 Westown Parkway  
West Des Moines, IA 50266  
www.MidlandNational.com

Annuity

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

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# MNL Savers<sup>SM</sup> Income 7 Product Details for Florida

<b>GLWB VALUE</b>	The GLWB Value is used as the basis for calculating Lifetime Payment Amounts (LPAs) which can provide lifetime income. This value is used only in determining Lifetime Payment Amounts and not as the basis for calculating the Accumulation Value, Death Benefit or other withdrawals from the Contract.																																																																																																																																																																																																															
<b>GLWB STACKING ROLL-UP CREDIT</b>	<p>A GLWB Stacking Roll-Up Credit may be added to the GLWB Value during the first 20 contract years and it compounds annually. On each contract anniversary during the first 20 contract years, the current GLWB Value may be increased by 3% of the GLWB Value plus 100% of the dollar amount of any interest credited to the Accumulation Value. The GLWB Stacking Roll-Up Credit only applies if no withdrawals are taken in the contract year. The GLWB Value is ultimately used to calculate your Lifetime Payment Amount.</p> <p>The GLWB Stacking Roll-Up Credit does not apply to the Accumulation Value or Death Benefit. The GLWB Stacking Roll-Up Credit applies to the GLWB Value in the first 20 contract years and does not apply if a withdrawal is taken (RMD excluded) during the year or after Lifetime Payments are elected.</p>																																																																																																																																																																																																															
<b>LIFETIME PAYMENT PERCENTAGES (LPPs)</b>	<table><tr><th colspan="4">Level LPA</th><th colspan="4">Increasing LPA</th></tr><tr><th colspan="2">Single Annuitant</th><th colspan="2">Joint Annuitant</th><th colspan="2">Single Annuitant</th><th colspan="2">Joint Annuitant</th></tr><tr><th>Attained Age</th><th>Percentage</th><th>Attained Age</th><th>Percentage</th><th>Attained Age</th><th>Percentage</th><th>Attained Age</th><th>Percentage</th></tr><tr><td>50-59</td><td>4.30%</td><td>50-59</td><td>3.80%</td><td>50-59</td><td>3.30%</td><td>50-59</td><td>2.80%</td></tr><tr><td>60</td><td>4.80%</td><td>60</td><td>4.30%</td><td>60</td><td>3.80%</td><td>60</td><td>3.30%</td></tr><tr><td>61</td><td>4.90%</td><td>61</td><td>4.40%</td><td>61</td><td>3.90%</td><td>61</td><td>3.40%</td></tr><tr><td>62</td><td>5.00%</td><td>62</td><td>4.50%</td><td>62</td><td>4.00%</td><td>62</td><td>3.50%</td></tr><tr><td>63</td><td>5.10%</td><td>63</td><td>4.60%</td><td>63</td><td>4.10%</td><td>63</td><td>3.60%</td></tr><tr><td>64</td><td>5.20%</td><td>64</td><td>4.70%</td><td>64</td><td>4.20%</td><td>64</td><td>3.70%</td></tr><tr><td>65</td><td>5.30%</td><td>65</td><td>4.80%</td><td>65</td><td>4.30%</td><td>65</td><td>3.80%</td></tr><tr><td>66</td><td>5.40%</td><td>66</td><td>4.90%</td><td>66</td><td>4.40%</td><td>66</td><td>3.90%</td></tr><tr><td>67</td><td>5.50%</td><td>67</td><td>5.00%</td><td>67</td><td>4.50%</td><td>67</td><td>4.00%</td></tr><tr><td>68</td><td>5.60%</td><td>68</td><td>5.10%</td><td>68</td><td>4.60%</td><td>68</td><td>4.10%</td></tr><tr><td>69</td><td>5.70%</td><td>69</td><td>5.20%</td><td>69</td><td>4.70%</td><td>69</td><td>4.20%</td></tr><tr><td>70</td><td>5.80%</td><td>70</td><td>5.30%</td><td>70</td><td>4.80%</td><td>70</td><td>4.30%</td></tr><tr><td>71</td><td>5.90%</td><td>71</td><td>5.40%</td><td>71</td><td>4.90%</td><td>71</td><td>4.40%</td></tr><tr><td>72</td><td>6.00%</td><td>72</td><td>5.50%</td><td>72</td><td>5.00%</td><td>72</td><td>4.50%</td></tr><tr><td>73</td><td>6.10%</td><td>73</td><td>5.60%</td><td>73</td><td>5.10%</td><td>73</td><td>4.60%</td></tr><tr><td>74</td><td>6.20%</td><td>74</td><td>5.70%</td><td>74</td><td>5.20%</td><td>74</td><td>4.70%</td></tr><tr><td>75</td><td>6.30%</td><td>75</td><td>5.80%</td><td>75</td><td>5.30%</td><td>75</td><td>4.80%</td></tr><tr><td>76</td><td>6.40%</td><td>76</td><td>5.90%</td><td>76</td><td>5.40%</td><td>76</td><td>4.90%</td></tr><tr><td>77</td><td>6.50%</td><td>77</td><td>6.00%</td><td>77</td><td>5.50%</td><td>77</td><td>5.00%</td></tr><tr><td>78</td><td>6.60%</td><td>78</td><td>6.10%</td><td>78</td><td>5.60%</td><td>78</td><td>5.10%</td></tr><tr><td>79</td><td>6.70%</td><td>79</td><td>6.20%</td><td>79</td><td>5.70%</td><td>79</td><td>5.20%</td></tr><tr><td>80+</td><td>6.80%</td><td>80+</td><td>6.30%</td><td>80+</td><td>5.80%</td><td>80+</td><td>5.30%</td></tr></table>								Level LPA				Increasing LPA				Single Annuitant		Joint Annuitant		Single Annuitant		Joint Annuitant		Attained Age	Percentage	Attained Age	Percentage	Attained Age	Percentage	Attained Age	Percentage	50-59	4.30%	50-59	3.80%	50-59	3.30%	50-59	2.80%	60	4.80%	60	4.30%	60	3.80%	60	3.30%	61	4.90%	61	4.40%	61	3.90%	61	3.40%	62	5.00%	62	4.50%	62	4.00%	62	3.50%	63	5.10%	63	4.60%	63	4.10%	63	3.60%	64	5.20%	64	4.70%	64	4.20%	64	3.70%	65	5.30%	65	4.80%	65	4.30%	65	3.80%	66	5.40%	66	4.90%	66	4.40%	66	3.90%	67	5.50%	67	5.00%	67	4.50%	67	4.00%	68	5.60%	68	5.10%	68	4.60%	68	4.10%	69	5.70%	69	5.20%	69	4.70%	69	4.20%	70	5.80%	70	5.30%	70	4.80%	70	4.30%	71	5.90%	71	5.40%	71	4.90%	71	4.40%	72	6.00%	72	5.50%	72	5.00%	72	4.50%	73	6.10%	73	5.60%	73	5.10%	73	4.60%	74	6.20%	74	5.70%	74	5.20%	74	4.70%	75	6.30%	75	5.80%	75	5.30%	75	4.80%	76	6.40%	76	5.90%	76	5.40%	76	4.90%	77	6.50%	77	6.00%	77	5.50%	77	5.00%	78	6.60%	78	6.10%	78	5.60%	78	5.10%	79	6.70%	79	6.20%	79	5.70%	79	5.20%	80+	6.80%	80+	6.30%	80+	5.80%	80+	5.30%
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## Diversify Your Premium Among the Following Index Account Options

Crediting Methods (Subject to factor below)	How is Interest Credit Calculated?	When is Interest Credit Calculated/ Credited?	When is the Factor Applied?	When can the Factor Change?	Index Availability*
<b>Annual Point-To-Point</b> (Subject to an Index Cap Rate)	Annual change in index values	Annually	Annually For Index Cap Rate	Annually For Index Cap Rate	• S&P 500®
<b>Annual Point-To-Point</b> (Subject to an Index Margin)	Annual change in index values	Annually	Annually For Index Margin	Annually For Index Margin	• S&P 500® Low Volatility Daily Risk Control 5%
<b>Annual Point-To-Point</b> (Subject to Participation Rate)	Annual change in index values	Annually	Annually For Participation Rate	Annually For Participation Rate	• S&P 500®
<b>Performance Trigger</b> (Declared Performance Rate)	Annual change in index values	Annually	Annually For Declared Performance Rate	Annually For Declared Performance Rate	• S&P 500®

\* NOTE: Past Index performance is not intended to predict future performance and the Index does not include dividends.

# MNL Savers<sup>SM</sup> Income 7 Product Details for Florida

The MNL Savers<sup>SM</sup> Income 7 is issued in Florida on form AS147A09 (contract), AR226A, AR311A, AR314A, AR316A, AR317A09, AR318A, AR323A and AR326A (riders/endorsements) by Midland National<sup>®</sup> Life Insurance Company, West Des Moines, IA.

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. They may not be appropriate for all clients. The MNL Savers Income 7 is primarily designed for future income and may not be appropriate for clients who do not plan to utilize the GLWB feature or who intend to take withdrawals before utilizing the GLWB feature.

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