

# Own your financial future

Life insurance products are issued by Midland National® Life Insurance Company

You don't have the option to wait and see what market conditions or tax rates will be before you can put your plan for retirement into motion. As part of your overall retirement plan, life insurance can help mitigate the risks of the unknown and help you own your future.

**Strategic Accumulator® IUL 2** can provide death benefit protection, tax diversification and long-term accumulation to help you **worry less about retirement, and start looking forward to it.** Strategic Accumulator IUL 2 is not an investment in the market. It is an indexed universal life insurance product (IUL) that offers eight different index selections. One index selection, the Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER, takes a unique approach by seeking to reduce volatility in order to deliver more consistent returns over time.



## How does it work?

Supported by years of academic research and empirical data, the Fidelity Multifactor Yield Index 5% ER is a rules-based index that blends six equity factor index with U.S. Treasuries, and uses a dynamic allocation approach to help reduce volatility and deliver more consistent returns over time. Factors and weighting were chosen with the goal to:



**Enhance return**



**Manage risk**



**Target specific outcomes**

## Start looking forward to retirement

You shouldn't have to worry about retirement; you should look forward to it! Midland National's Strategic Accumulator IUL 2 can help you feel more confident about your future with death benefit protection and strong cash value potential for use in your golden years. And the Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER can help create a smoother ride along the way by limiting market volatility and providing more consistent returns over time. See the hypothetical example below.

**25**

**Years from Retirement**

\$319,871 initial death benefit  
 \$137,948 annualized distribution  
 Age: 40 Annual premium to age 65: \$20,000

**20**

**Years from Retirement**

\$360,646 initial death benefit  
 \$109,068 annualized distribution  
 Age: 45 Annual premium to age 65: \$25,000

**15**

**Years from Retirement**

\$387,662 initial death benefit  
 \$77,834 annualized distribution  
 Age: 50 Annual premium to age 65: \$30,000

Hypothetical example of female in preferred rate class. Illustrated with Fidelity Multifactor Yield Index 5% ER Annual Pt-to-Pt at a rate of 5.97% and an increasing death benefit switching to level when premiums end. Fixed interest participating policy loans with max 0.50% spread targeting \$10,000 cash surrender value at age 100. Showing annual distributions until age 85. The information presented is hypothetical and not intended to project or predict investment results. Illustrations are not complete unless all pages are included. Data as of 11/16/22, Midland National Exact Illustrations.

**OWN YOUR  
 FINANCIAL  
 FUTURE.**

**Contact me today if you are interested in adding Strategic Accumulator IUL 2 to your financial strategy.**

Independently contracted with Midland National.

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The Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to Midland National<sup>®</sup> Life Insurance Company (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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Life insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The Index Accounts are subject to caps and participation rates. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. For costs and complete details, call or write Midland National Life Insurance Company, One Sammons Plaza Sioux Falls, SD 57193. 800-923-3223

Indexed Universal Life Insurance products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

The net cost of a Fixed Interest Participating Policy Loan could be negative if the credits earned are less than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged less any guaranteed bonus. In brief, fixed interest rate loans have more uncertainty than standard policy loans in the interest rate credited.

Strategic Accumulator IUL<sup>®</sup> 2 is issued on policy form series LI53, or state variation including all applicable endorsements and riders, by Midland National<sup>®</sup> Life Insurance Company, West Des Moines, Iowa. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply. Midland National is not licensed to write in New York.

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Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
Not A Condition Of A Loan	Not Insured By Any Federal Government Agency	