



Do you have an FIA in your portfolio?

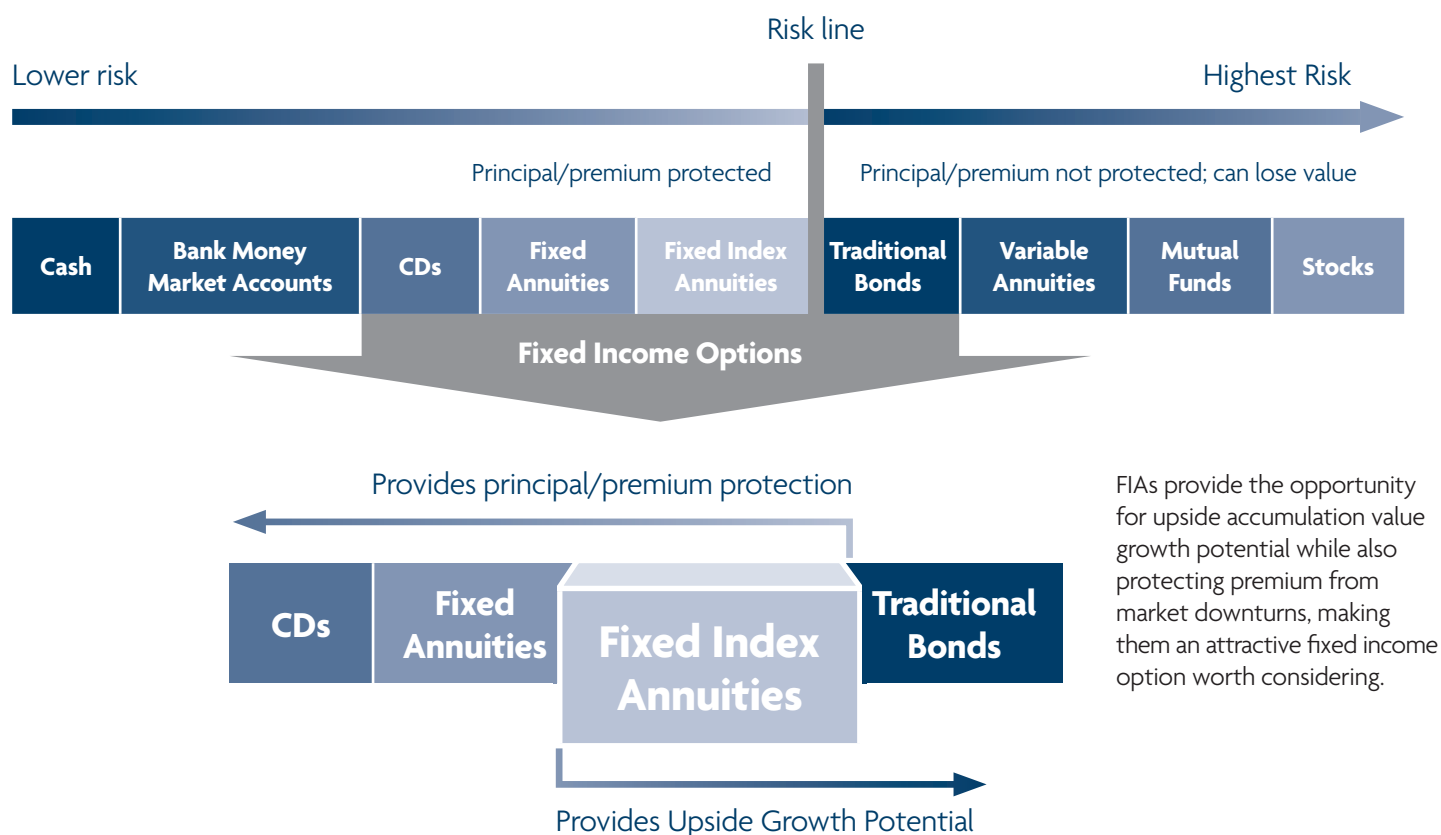
Make room for this unique fixed income option

Traditional past advice focused on utilizing a diversified portfolio of stocks and bonds. But with people living longer, retirement expenses increasing over time, and potential losses in your risk-based assets, you may be looking for **something more**.

While conventionally used products provide premium protection OR upside growth potential, a fixed index annuity (FIA) may have the right mix of both to complement your overall portfolio and help you reach your financial goals without directly investing in the stock market.

FIA as a fixed income option

FIA is an insurance product and a competitive alternative that can help limit exposure to market fluctuations through minimum guaranteed rates and premium protection, creating a foundation of conservative growth ... which is why they fall to the left on the financial risk spectrum chart below.



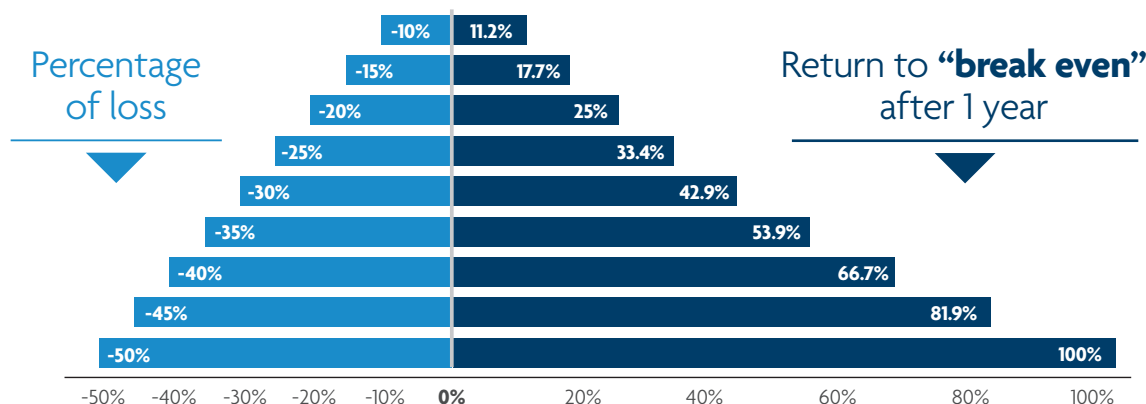
This chart is meant to serve as a general guide of where FIAs may fall in the financial services spectrum of common products. It is not a guarantee of performance individually or performance correlation or safety of the above listed vehicles.

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PREMIUM, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

FIAs provide premium protection from market downturns

Market volatility is a constant. Consumers with all of their retirement dollars exposed to market volatility have seen historic gains ... but also historic downturns. As retirement nears, concern about how volatility will impact their assets may grow as that day approaches.

Consider the amount of gain needed to recover from a market loss similar to when the Dow Jones Industrial Average declined significantly on Black Monday in 1987. **It would take almost a 30% positive return to “break even” within one year.** Those on the cusp of retirement may not be able to afford that lack of stability.

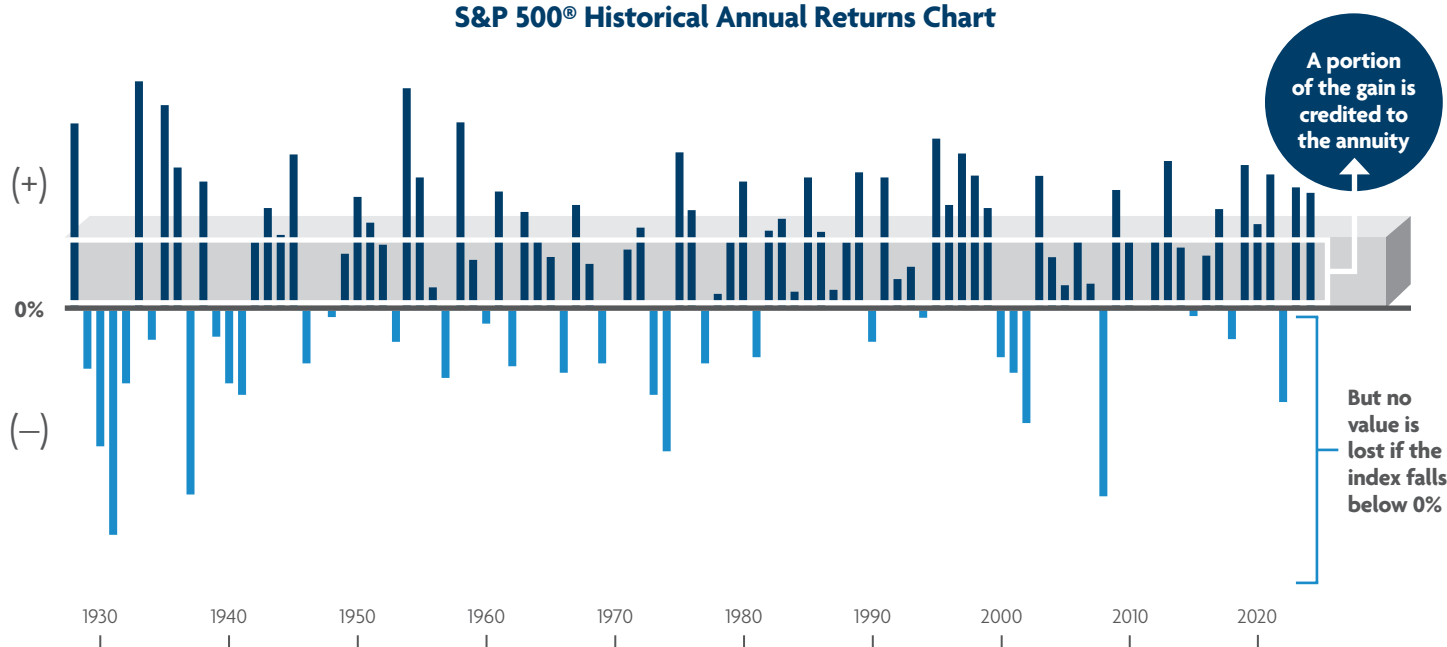


FIAs provide growth potential

FIAs provide accumulation value growth potential, without the risk of loss of premium due to market downturns. This means your premium dollars are protected from loss when the market drops below 0%, and could earn positive growth when it performs above 0%.

This conservative growth potential is shown on the chart below. In this hypothetical illustration, an annuity is linked to the S&P 500® index. It performed 19.53% in 1999, and a portion of the gain was credited to the annuity for that year. However, when the S&P 500 then performed -10.14% in 2000, 0% was credited to the annuity, protecting that annuity’s growth potential from market loss.

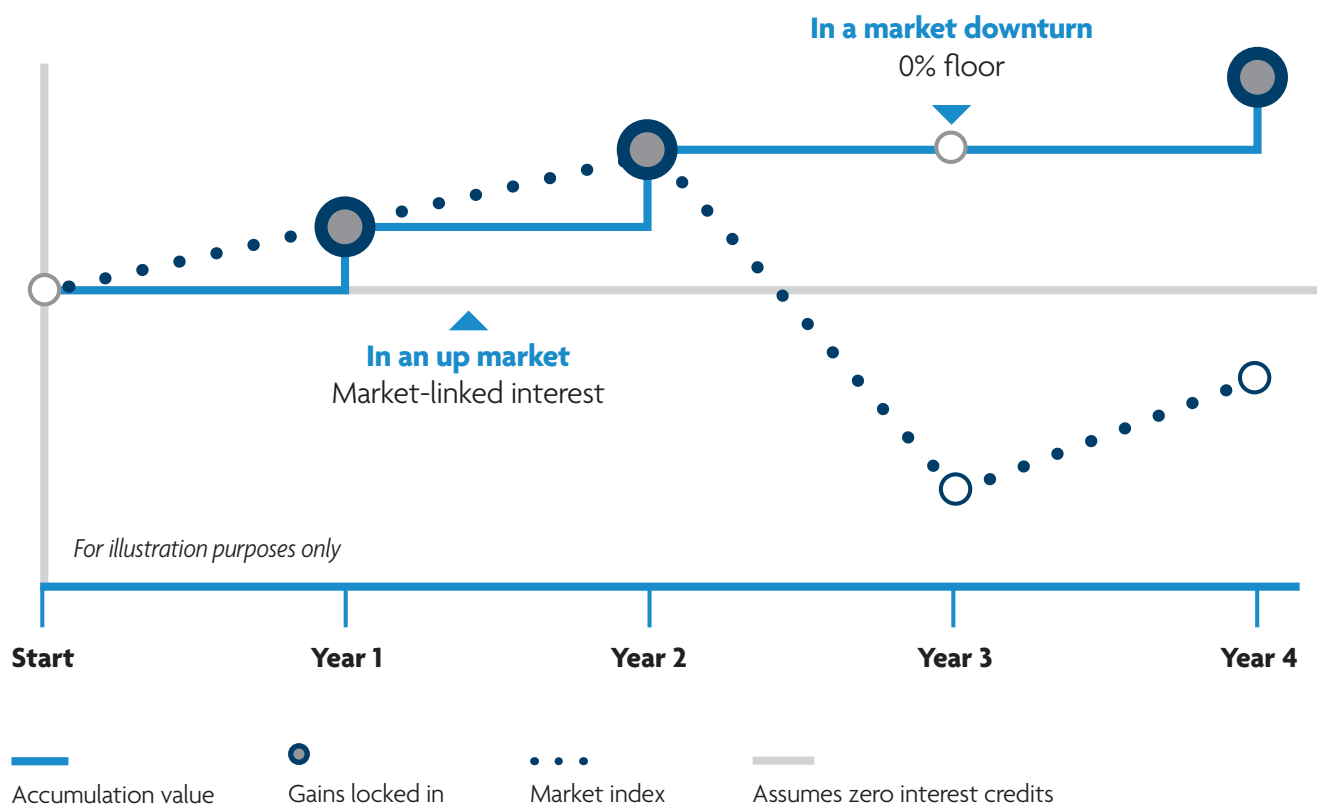
S&P 500® Historical Annual Returns Chart



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FIAs = unique blend of protection + growth potential

FIAs are able to protect premium and deliver conservative accumulation value growth potential by locking in earnings through “annual reset,” a unique feature which credits interest to an annuity’s value, based on how an underlying market index performs. Growth of an FIA is calculated based on the index it’s linked to. The annual reset feature means any interest credits are locked in and the gains cannot be lost due to market decreases.



The power of an FIA lies within its ability to balance both growth potential and premium protection to help smooth out the ups and downs of an overall portfolio. This power not only makes an FIA a welcome addition to many portfolios, but may help you be more targeted in achieving your financial goals.

FIAs can help you prepare for the unexpected

In addition to premium protection and upside growth potential, many FIAs offer a **nursing home confinement waiver**¹ for important “what-ifs” you may face in retirement. For example, what if you’re unexpectedly confined to a qualified nursing care center? On top of concerns about your health, you may possibly be concerned about the cost of care.

An FIA may offer a nursing home confinement waiver for no cost that can provide a percentage of the accumulation value penalty-free for confinement in a qualified care center.

Helping you retire confidently

We know you want to have confidence in your retirement. But in order to do that, you need your retirement funds to last. As a division of Sammons Institutional Group®, Inc., Midland Retirement Distributors® specializes in fixed and fixed index annuities that provide choice, focus, and flexibility. Annuities are issued by Midland National® Life Insurance Company. Sammons Institutional Group and Midland National are wholly owned subsidiaries of Sammons® Financial Group, Inc. Through this affiliation, we're a trusted partner positioned to stand strong well into the future.

For more than a century, Midland National has stood by their customers—focusing on providing growth, income, and financial protection. Midland National brings their strong history and proven financial track record to each annuity.

Let's work together. Now is the time to work with your financial professional to develop a strong retirement plan you believe in. In the meantime, see if our values of choice, focus, and flexibility align with yours. Visit midlandnational.com.

Contact your financial professional for additional details.

¹ Not available in all states.

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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. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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