

# Learn the Advantages Of: **Midland National** – Fixed Indexed Annuity


An Educational Workshop


Presented by: James R. Grazioli - President  
Comprehensive Financial Group Inc.  
Financial Service Professional – 34 Yrs.

## ***A Discussion of:***

- 1. Safety of Principal, No Market Losses***
- 2. Fidelity Investments, Nasdaq 100 & S&P 500 – Index Strategies***
- 3. Pension Type - Lifetime Increasing Income Single or Joint  
Never Outlive Your Money***
- 4. No Fees, Charges, or Commissions deducted From Your Money.***
- 5. Keep up With Inflation***

# What to look for when selecting an *Insurance Company*

- ▶ Solvency (*Assets over Liabilities to meet all obligations*)
  - ▶ Liquid Assets (*To meet unforeseen emergency cash requirements that may arise*)
  - ▶ Capital & Surplus to Assets (*Capital & surplus divided by total assets*)
  - ▶ AM Best Rating (*Performance in Investment Quality, Policy Reserves, Cost Control, Management Experience*)
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- ▶ WE REPRESENT MANY COMPANIES
  - ▶ **Midland National** is one of the largest, oldest and highest rated Companies that we represent
  - ▶ **Midland National** is an A+ Superior Rated, Over 118 Years Old, Company
  - ▶ **Midland National** – Provides a Contractual Guarantee of Never a Dollar Lost From Principal or Earnings For The Life of the Contract.
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# Annuity



Over 117 years of strength and stability

## You can have confidence in Midland National®

Issued by Midland National® Life Insurance Company

### We focus on what matters most

With 117 years of business under our belt, Midland National's continued and consistent financial strength is a result of our conservative and disciplined investment strategy, our private ownership structure, and doing what's right for our distribution partners and policyowners.

### Speaking of policyowners, did you know...

Midland National holds over **1 million annuity and life insurance policies**, with assets of over **\$78.2 billion** in 2023.<sup>1</sup>

### History of strength

As an affiliate of the privately held Sammons® Financial Group, we are not subject to the short-term earning pressures that publicly held companies often face. As we reflect on over a century of life insurance business, we are proud of our history of making decisions for the long-term and of our continued tradition of financial strength and stability. The high ratings we've maintained from the major rating agencies are testaments to that strength:

# “A+”

**A.M. Best<sup>AS</sup>** (Superior) (Second category of 15)  
**S&P Global Ratings<sup>AC</sup>** (Strong) (Fifth category of 22)  
**Fitch Ratings<sup>D</sup>** (Stable) (Fifth category of 19)

With a track record like this, you can have confidence in Midland National.



The above ratings apply to Midland National's financial strength and claims paying ability. These ratings do not apply to the safety or performance of the variable accounts, which will fluctuate in value.

# Measures of strength - 2023 fact sheet

While we celebrated our 117th year of business in 2023 and are eagerly looking ahead to the future, here is a glance at the success we enjoyed in asset quality for the year 2023.

## Balance sheet<sup>1</sup>: Midland National Life and Annuity business

### Assets As of Dec. 31, 2023 (In thousands)

Bonds.....	\$54,716,780
Stocks.....	\$2,124,578
Cash and short-term investments.....	\$1,709,358
Mortgage loans.....	\$3,790,420
Loans to policyholders.....	\$528,710
Other invested assets.....	\$5,356,027
Accrued investment income.....	\$534,434
Separate account assets.....	\$6,655,453
All other assets.....	\$2,815,619
<b>Total assets.....</b>	<b>\$78,231,379</b>

### Liabilities and capital As of Dec. 31, 2023 (In thousands)

Life and annuity reserves.....	\$44,458,688
Asset valuation reserve (AVR).....	\$734,535
Funds withheld under coinsurance.....	\$12,477,074
Accounts payable and other liabilities.....	\$9,352,558
Separate account liabilities.....	\$6,309,931
<b>Total liabilities.....</b>	<b>\$73,332,786</b>
<b>Capital and surplus.....</b>	<b>\$4,898,593</b>
<b>Total liabilities, capital, and surplus.....</b>	<b>\$78,231,379</b>

## Strength




### Investments by type

-  80.2% Bonds
-  5.6% Mortgage loans
-  7.9% Other investments
-  3.1% Stocks
-  2.5% Cash and short term investments
-  0.8% Policy loans



### Bonds by NAIC quality rating

#### 95% Investment grade

-  62% NAIC class 1
-  33% NAIC class 2
-  5% Non-investment grade



Stated as a percent of total invested assets.



**Visit [MidlandNational.com](https://MidlandNational.com) to learn more.**

Sammons Financial<sup>®</sup> is the marketing name for Sammons<sup>®</sup> Financial Group, Inc.'s member companies, including Midland National<sup>®</sup> Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National Life Insurance Company.

1. Midland National<sup>®</sup> balance sheet as of Dec. 31, 2023 (in thousands). Information presented is on a Statutory Accounting basis.

A.M. Best is a large, third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The ratings above apply to Midland National's financial strength and claims-paying ability. **A)** A.M. Best rating affirmed on August 29, 2023. For the latest rating, access [ambest.com](https://ambest.com). **B)** Awarded to Midland National<sup>®</sup> as part of Sammons<sup>®</sup> Financial Group Inc., which consists of Midland National<sup>®</sup> Life Insurance Company and North American Company for Life and Health Insurance<sup>®</sup>. **C)** S&P Global rating assigned Feb. 26, 2009 and affirmed on May 24, 2023. **D)** Fitch Ratings, a global leader in financial information services and credit ratings, on Nov. 30, 2023, assigned an Insurer Financial Strength rating of A+ Stable for Midland National. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization, and strong operating profitability supported by strong investment performance. For more information access [fitchratings.com](https://fitchratings.com).

# Increasing Lifetime (Pension Type) Plan Explanation

- ▶ This Fixed Indexed Annuity is for the person that wants the following benefits:
  - ▶ 1. **LIFETIME INCOME (Pension Type Plan)** - Single or Joint. Never outlive your money, and when last person passes, proceeds are sent to your beneficiaries and avoids probate. The company does not keep your money.
  - ▶ 2. **EARNINGS BEFORE INCOME STARTS:** EACH STATEMENT: Minimum Guaranteed Interest = 2% + Plus 150% of earnings added to The Benefit Base. No Losses applied if market declines or crashes.
  - ▶ 3. **INCREASING INCOME:** AFTER INCOME STARTS- Earnings from each statement will be added to your lifetime income amount like a pay raise and can never decrease. This will keep you from outliving your money. Also, this will help keep up with inflation.
  - ▶ 4. **A Plan With No Fees, Charges, or Commissions Deducted from Your Money** - There are none deducted from this plan, for the life of the contract.
  - ▶ 4. **Suggested Use of this Annuity** - A person that does not have a pension or could be concerned that they may outlive their money. Especially if a person is healthy and could live into their 90's or later. Having this annuity would guarantee that they would never outlive their money and would also be able to keep up with inflation with the increasing income feature of this annuity.

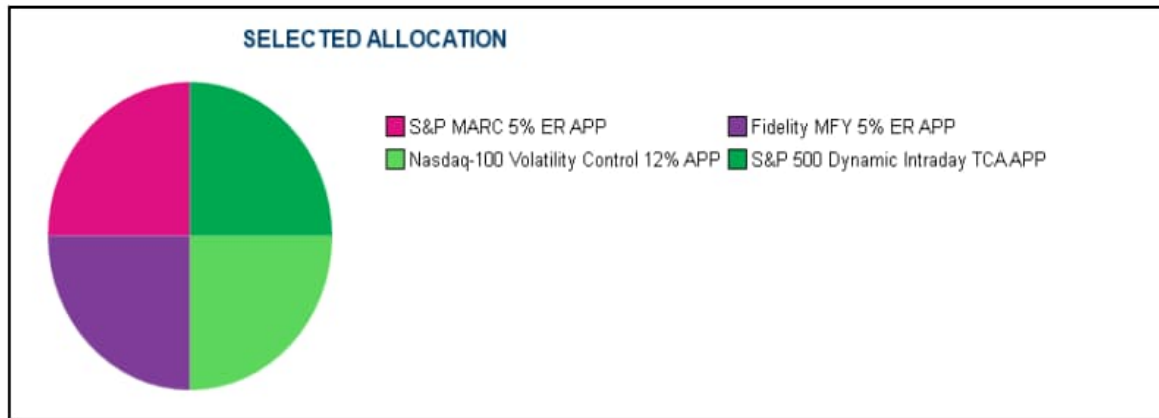
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# **Index Strategies With The Midland Increasing Lifetime Income Annuity**

- ▶ Fidelity Investments, The Nasdaq 100, and the S&P 500, offer Fixed Indexed Annuities with Midland National.
  - ▶ These strategies come with a contractual guarantee of never a dollar lost from market declines or crashes.
  - ▶ Next see the sample illustration pages
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**ALLOCATION SELECTION INFORMATION**

Allocation Option	Current Declared Rate	Allocation Percentage
S&P Multi-Asset Risk Control 5% Excess Return (APP)	140.00% Annual Participation Rate	25%
Fidelity MFY 5% ER (APP)	140.00% Annual Participation Rate	25%
Nasdaq-100 Volatility Control 12% (APP)	60.00% Annual Participation Rate	25%
S&P 500 Dynamic Intraday TCA (APP)	50.00% Annual Participation Rate	25%



S&P MARC 5% ER is the S&P Multi-Asset Risk Control 5% Excess Return Index.

Fidelity MFY 5% ER is the Fidelity Multifactor Yield Index 5% ER.

**ILLUSTRATION SNAPSHOT**

Covered Person (Age): **Valued Client (60)**  
 Premium: **\$300,000.00**  
 Agent Name: **JAMES GRAZIOLI**  
 State: **FL**

**ILLUSTRATED WITHDRAWALS**

LPA beginning in Contract Year: **6**  
 LPA Option: **Increasing**

**PRODUCT FEATURE DETAILS**

Benefit Base Roll-Up: **2% + 150% of weighted average net interest credit percentage based on credit rates and applicable strategy fees.**

Illustration Date: **02/01/2026**

This illustration is not valid unless all pages are present.

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# Next See A Sample Illustration of the Midland National Index Annuity

**Full Illustration Will Be Provided at Appointment**

- ▶ This Illustration includes Diversification with Fidelity, Nasdaq, and S&P 500 Strategies.
- ▶ Male Age 60
- ▶ Initial Deposit \$300,000
  
- ▶ The Next Page shows the results if the Lifetime Income (Pension type plan ) is started at age 65, and **even though it has never happened, we show the Market losing money every year for 55 years.**
- ▶ The Guaranteed Minimum Lifetime Income is \$14,905\* and it pays that amount for the life of the annuitant and pays the death Benefit to the beneficiaries.
- ▶ \* The Income is Guaranteed and can never decrease or run out of money

**GUARANTEED ANNUITY CONTRACT VALUES**

**Annual Effective Rate: 0.00%<sup>+</sup>**

This chart illustrates values based on 0% growth, selected withdrawals and the initial allocation.

END OF YEAR	Youngest Covered Person Start Age/End Age	Premium	Annual Withdrawals <sup>3</sup> (Beginning of Year)	Accumulation Value/Death Benefit	Minimum Guaranteed Surrender Value	Credited Interest Rate	Withdrawal Benefits Rider				
							Benefit Base Growth <sup>2</sup>	Benefit Base	Lifetime Payment Percentage	Increasing Lifetime Payment Amount <sup>#</sup>	Death Benefit Annual Payment (5 Equal Payments)
At Issue	60	\$300,000		\$300,000				\$300,000	4.00 %	\$12,000	
1	60 / 61	-	\$0	\$300,000	\$268,800	0.00%	2.00%	\$306,000	4.10%	\$12,546	\$61,200
2	61 / 62	\$0	\$0	\$300,000	\$275,251	0.00%	2.00%	\$312,120	4.20%	\$13,109	\$62,424
3	62 / 63	\$0	\$0	\$300,000	\$281,857	0.00%	2.00%	\$318,362	4.30%	\$13,690	\$63,672
4	63 / 64	\$0	\$0	\$300,000	\$288,622	0.00%	2.00%	\$324,730	4.40%	\$14,288	\$64,945
5	64 / 65	\$0	\$0	\$300,000	\$295,549	0.00%	2.00%	\$331,224	4.50%	\$14,905	\$66,244
6	65 / 66	\$0	\$14,905	\$285,095	\$287,379	0.00%	0.00%	\$314,768	4.60%	\$14,905	\$62,953
7	66 / 67	\$0	\$14,905	\$270,190	\$279,013	0.00%	0.00%	\$298,311	4.70%	\$14,905	\$59,662
8	67 / 68	\$0	\$14,905	\$255,285	\$270,447	0.00%	0.00%	\$281,855	4.80%	\$14,905	\$56,370
9	68 / 69	\$0	\$14,905	\$240,380	\$261,675	0.00%	0.00%	\$265,399	4.90%	\$14,905	\$53,079
10	69 / 70	\$0	\$14,905	\$225,475	\$252,692	0.00%	0.00%	\$248,942	5.00%	\$14,905	\$49,788
11	70 / 71	\$0	\$14,905	\$210,569	\$243,494	0.00%	0.00%	\$232,486	5.10%	\$14,905	\$46,497
12	71 / 72	\$0	\$14,905	\$195,664	\$234,075	0.00%	0.00%	\$216,029	5.20%	\$14,905	\$43,205
13	72 / 73	\$0	\$14,905	\$180,759	\$224,430	0.00%	0.00%	\$199,573	5.30%	\$14,905	\$39,914
14	73 / 74	\$0	\$14,905	\$165,854	\$214,554	0.00%	0.00%	\$183,116	5.40%	\$14,905	\$36,623
15	74 / 75	\$0	\$14,905	\$150,949	\$204,440	0.00%	0.00%	\$166,660	5.50%	\$14,905	\$33,332
16	75 / 76	\$0	\$14,905	\$136,044	\$194,084	0.00%	0.00%	\$150,204	5.60%	\$14,905	\$30,040
17	76 / 77	\$0	\$14,905	\$121,139	\$183,479	0.00%	0.00%	\$133,747	5.70%	\$14,905	\$26,749
18	77 / 78	\$0	\$14,905	\$106,234	\$172,620	0.00%	0.00%	\$117,291	5.80%	\$14,905	\$23,458
19	78 / 79	\$0	\$14,905	\$91,329	\$161,500	0.00%	0.00%	\$100,834	5.90%	\$14,905	\$20,166
20	79 / 80	\$0	\$14,905	\$76,424	\$150,113	0.00%	0.00%	\$84,378	6.00%	\$14,905	\$16,875
30	89 / 90	\$0	\$14,905	\$0	\$0	0.00%	0.00%	\$0	6.00%	\$14,905	\$0
55	114 / 115	\$0	\$14,905	\$0	\$0	0.00%	0.00%	\$0	6.00%	\$14,905	\$0
Total Withdrawals:		First 30 Yrs: Cumulative:	\$372,627 \$745,255			0.00%+					

**Income Stays at \$14,905  
Even if Market Losses Every Year, Which Has Never Happened**

**ILLUSTRATION SNAPSHOT**

Covered Person (Age): **Valued Client (60)**  
Premium: **\$300,000.00**  
Agent Name: **JAMES GRAZIOLI**  
State: **FL**

**ILLUSTRATED WITHDRAWALS**

LPA beginning in Contract Year: **6**  
LPA Option: **Increasing**  
**PRODUCT FEATURE DETAILS**  
Benefit Base Roll-Up: **2% + 150% of weighted average net interest credit percentage based on credit rates and applicable strategy fees.**

<sup>2</sup> Expressed as an annual effective interest rate based on the Benefit Base.

<sup>+</sup> Annual Effective Rate over first 10 years.

<sup>#</sup> At the start of lifetime income, annual payments are reflected in the Annual Withdrawals column.

<sup>3</sup> Subject to any applicable penalty-free withdrawal provisions.

**Next See A Sample Illustration of the Midland  
National Index Annuity With Index Market  
Returns with No Losses Ever Applied  
Full Illustration Will Be Provided at Appointment**

- ▶ Male Age 60
- ▶ Initial Deposit \$300,00 (Minimum \$25,000)
- ▶ The Next Page shows the results if the Lifetime Income (Pension) is started at age 65.
- ▶ The Lifetime (Pension) Income starts at \$28,625 at age 65\* & increases to \$68,599\* per year by year 20.
- ▶ \* The Income and Death Benefit is a result of the past 10 Years of Performance and is not a guarantee of future results. Income can increase from positive market returns but will never decrease from market losses.

**NON-GUARANTEED ANNUITY CONTRACT VALUES**  
**MOST RECENT PERIOD from 12/31/2015 to 12/31/2025**

**Annual Effective Rate: 7.21%<sup>+</sup>**

This chart illustrates values based on the 10 most recent years of historical index performance, selected withdrawals, the initial allocation and current rates. Please refer to page 7 for Guaranteed Annuity Contract Values.

END OF YEAR	Youngest Covered Person Start Age/End Age	Premium	Annual Withdrawals <sup>1</sup> (Beginning of Year)	Accumulation Value/Death Benefit	Surrender Value <sup>^</sup>	Credited Interest Rate <sup>*</sup>	Withdrawal Benefits Rider				
							Benefit Base Growth <sup>2</sup>	Benefit Base	Lifetime Payment Percentage	Increasing Lifetime Payment Amount <sup>#</sup>	Death Benefit Annual Payment (5 Equal Payments)
At Issue	60	\$300,000		\$300,000				\$300,000	4.00 %	\$12,000	
1	60 / 61	-	\$0	\$314,475	\$284,600	4.83%	9.24%	\$327,713	4.10%	\$13,436	\$65,542
2	61 / 62	\$0	\$0	\$369,031	\$333,973	17.35%	28.02%	\$419,546	4.20%	\$17,621	\$83,909
3	62 / 63	\$0	\$0	\$371,854	\$336,528	0.76%	3.15%	\$432,751	4.30%	\$18,608	\$86,550
4	63 / 64	\$0	\$0	\$431,557	\$390,559	16.06%	26.08%	\$545,625	4.40%	\$24,008	\$109,125
5	64 / 65	\$0	\$0	\$473,519	\$428,534	9.72%	16.59%	\$636,118	4.50%	\$28,625	\$127,223
6	65 / 66	\$0	\$28,625	\$469,722	\$427,447	5.58%	0.00%	\$597,663	4.60%	\$28,625	\$119,532
7	66 / 67	\$0	\$30,223	\$439,499	\$404,339	0.00%	0.00%	\$559,208	4.70%	\$30,223	\$111,841
8	67 / 68	\$0	\$30,223	\$447,796	\$420,928	9.41%	0.00%	\$520,754	4.80%	\$30,223	\$104,150
9	68 / 69	\$0	\$33,067	\$433,725	\$416,376	4.58%	0.00%	\$482,299	4.90%	\$33,067	\$96,459
10	69 / 70	\$0	\$34,582	\$420,035	\$420,035	5.23%	0.00%	\$443,844	5.00%	\$34,582	\$88,768
11	70 / 71	\$0	\$36,392	\$411,507	\$411,507	7.26%	0.00%	\$405,389	5.10%	\$36,392	\$81,077
12	71 / 72	\$0	\$39,035	\$399,557	\$399,557	7.27%	0.00%	\$366,934	5.20%	\$39,035	\$73,386
13	72 / 73	\$0	\$41,874	\$383,725	\$383,725	7.28%	0.00%	\$328,480	5.30%	\$41,874	\$65,695
14	73 / 74	\$0	\$44,922	\$363,499	\$363,499	7.29%	0.00%	\$290,025	5.40%	\$44,922	\$58,004
15	74 / 75	\$0	\$48,197	\$338,313	\$338,313	7.30%	0.00%	\$251,570	5.50%	\$48,197	\$50,314
16	75 / 76	\$0	\$51,714	\$307,539	\$307,539	7.31%	0.00%	\$213,115	5.60%	\$51,714	\$42,623
17	76 / 77	\$0	\$55,493	\$270,483	\$270,483	7.31%	0.00%	\$174,661	5.70%	\$55,493	\$34,932
18	77 / 78	\$0	\$59,552	\$226,378	\$226,378	7.32%	0.00%	\$136,206	5.80%	\$59,552	\$27,241
19	78 / 79	\$0	\$63,913	\$174,376	\$174,376	7.33%	0.00%	\$97,751	5.90%	\$63,913	\$19,550
20	79 / 80	\$0	\$68,599	\$113,541	\$113,541	7.34%	0.00%	\$59,297	6.00%	\$68,599	\$11,859
30	89 / 90	\$0	\$139,465	\$0	\$0	0.00%	0.00%	\$0	6.00%	\$139,465	\$0
55	114 / 115	\$0	\$822,403	\$0	\$0	0.00%	0.00%	\$0	6.00%	\$822,403	\$0
Total Withdrawals:		First 30 Yrs: Cumulative:	\$1,700,939 \$11,668,452			7.21%+					

**Increasing Lifetime Income**  
**Guaranteed to Never Decrease**

**ILLUSTRATION SNAPSHOT**

Covered Person (Age): **Valued Client (60)**  
Premium: **\$300,000.00**  
Agent Name: **JAMES GRAZIOLI**  
State: **FL**

**ILLUSTRATED WITHDRAWALS**

LPA beginning in Contract Year: **6**  
LPA Option: **Increasing**  
**PRODUCT FEATURE DETAILS**  
Benefit Base Roll-Up: **2% + 150% of weighted average net interest credit percentage based on credit rates and applicable strategy fees.**

<sup>2</sup> Expressed as an annual effective interest rate based on the Benefit Base.

<sup>+</sup> Annual Effective Rate over first 10 years.

<sup>^</sup> Does not reflect applicable Market Value Adjustment (MVA). See page 13 for more information.

<sup>#</sup> At the start of lifetime income, annual payments are reflected in the Annual Withdrawals column.

<sup>\*</sup> During years 11+ the annual effective rate over the first 10 years is used for the credited interest rate.

<sup>1</sup> Subject to any applicable penalty-free withdrawal provisions.

# Next Page

- ▶ The next page shows the following: Lowest, Most Recent & Highest Annual Average Returns for the past 10 years.
- ▶ Highest Annual Average 10 Year period = 9.20%\*
- ▶ Most Recent Annual Average 10 Year Period = 7.21%\*
- ▶ Lowest Annual Average 10 Year Period = 5.75%\*
- ▶ As This shows, the Midland National Annuity with the Fidelity index strategy, the Nasdaq 100 strategy, & the S&P 500 strategy, have had very consistent good rate of returns, even though these are not future guaranteed returns.
- ▶ \* Not Guaranteed

**NON-GUARANTEED ANNUITY CONTRACT VALUES  
INDEX GROWTH PERIOD COMPARISON - MOST RECENT, HIGH, LOW**

The Annual Effective Rates reflect initial allocations and application of current Index Strategy Rates to historical index returns, unless otherwise noted. The Accumulation Value reflects rider charges and selected withdrawal activity.

**Annual Effective Rate Most Recent: 7.21%<sup>+</sup>**

**Annual Effective Rate Highest: 9.20%<sup>+</sup>**

**Annual Effective Rate Lowest: 5.75%<sup>+</sup>**

Contract Year	MOST RECENT				HIGHEST				LOWEST					
	Credited Interest Rate	Accumulation Value	Benefit Base	Increasing Lifetime Payment Amount <sup>#</sup>	Credited Interest Rate	Accumulation Value	Benefit Base	Increasing Lifetime Payment Amount <sup>#</sup>	Credited Interest Rate	Accumulation Value	Benefit Base	Increasing Lifetime Payment Amount <sup>#</sup>		
At Issue		\$300,000	\$300,000	\$12,000		\$300,000	\$300,000	\$12,000		\$300,000	\$300,000	\$12,000		
1	4.83%	\$314,475	\$327,713	\$13,436	13.15%	\$339,435	\$365,153	\$14,971	0.80%	\$302,400	\$309,600	\$12,694		
2	17.35%	\$369,031	\$419,546	\$17,621	16.05%	\$393,908	\$460,355	\$19,335	4.45%	\$315,863	\$336,467	\$14,132		
3	0.76%	\$371,854	\$432,751	\$18,608	7.94%	\$425,195	\$524,409	\$22,550	9.14%	\$344,724	\$389,313	\$16,740		
4	16.06%	\$431,557	\$545,625	\$24,008	2.06%	\$433,952	\$551,099	\$24,248	6.77%	\$368,060	\$436,629	\$19,212		
5	9.72%	\$473,519	\$636,118	\$28,625	7.44%	\$466,244	\$623,635	\$28,064	8.00%	\$397,491	\$497,734	\$22,398		
6	5.58%	\$469,722	\$597,663	\$28,625	9.89%	\$481,498	\$586,098	\$28,064	5.91%	\$397,266	\$469,688	\$22,398		
7	0.00%	\$439,499	\$559,208	\$30,223	4.55%	\$471,180	\$548,561	\$30,838	14.36%	\$427,180	\$441,641	\$23,722		
8	9.41%	\$447,796	\$520,754	\$30,223	13.58%	\$498,531	\$511,024	\$32,242	6.29%	\$425,218	\$413,595	\$27,128		
9	4.58%	\$433,725	\$482,299	\$33,067	5.16%	\$485,764	\$473,487	\$36,619	1.50%	\$402,324	\$385,548	\$28,835		
10	5.23%	\$420,035	\$443,844	\$34,582	13.08%	\$505,745	\$435,950	\$38,510	1.03%	\$376,917	\$357,501	\$29,267		
<b>Annual Effective Rate 10 Years:</b>				<b>7.21%</b>	<b>Annual Effective Rate 10 Years:</b>				<b>9.20%</b>	<b>Annual Effective Rate 10 Years:</b>				<b>5.75%</b>

Index	Highest Index Growth Period	Lowest Index Growth Period
S&P MARC 5% ER	12/31/2009 to 12/31/2019	12/31/2012 to 12/31/2022
Fidelity MFY 5% ER	12/31/2009 to 12/31/2019	12/31/2014 to 12/31/2024
Nasdaq-100 Volatility Control 12%	12/31/2011 to 12/31/2021	12/31/2006 to 12/31/2016
S&P 500 Dynamic Intraday TCA	12/31/2011 to 12/31/2021	12/31/2006 to 12/31/2016

**ILLUSTRATION SNAPSHOT**

Covered Person (Age): **Valued Client (60)**  
Premium: **\$300,000.00**  
Agent Name: **JAMES GRAZIOLI**  
State: **FL**

**ILLUSTRATED WITHDRAWALS**

LPA beginning in Contract Year: **6**  
LPA Option: **Increasing**  
**PRODUCT FEATURE DETAILS**  
Benefit Base Roll-Up: **2% + 150% of weighted average net interest credit percentage based on credit rates and applicable strategy fees.**

<sup>+</sup> Annual Effective Rate over 10 years.


<sup>#</sup> At the start of lifetime income, annual payments are reflected in the Annual Withdrawals column (Annual Withdrawals not shown on this page).

Illustration Date: **02/01/2026**

This illustration is not valid unless all pages are present.

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# Important Questions to Consider

- ▶ If things don't work out in your current brokerage account, and you lose your money, from market declines or crashes, do they send you an apology to say we are sorry for the loss of your money?
  - ▶ Does your Brokerage company carry any of the risk of your money? **No, you carry all of the risk as they get their fees and charges even if you lose.**
  - ▶ With where you are today, would it be prudent to transfer your risk to the Annuity Company, or do you choose to maintain it??
- 

# Remember the Nature of **Procrastination**

People Don't Plan to Fail  
*They Fail to Plan*



# Thank You for Attending the Fixed Index Annuity Presentation

- ▶ What to do next?
  - ▶ If the concepts of the Midland National Fixed Index Annuity with increasing lifetime income make sense to you, then contact us to get a full illustration and begin the process.
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