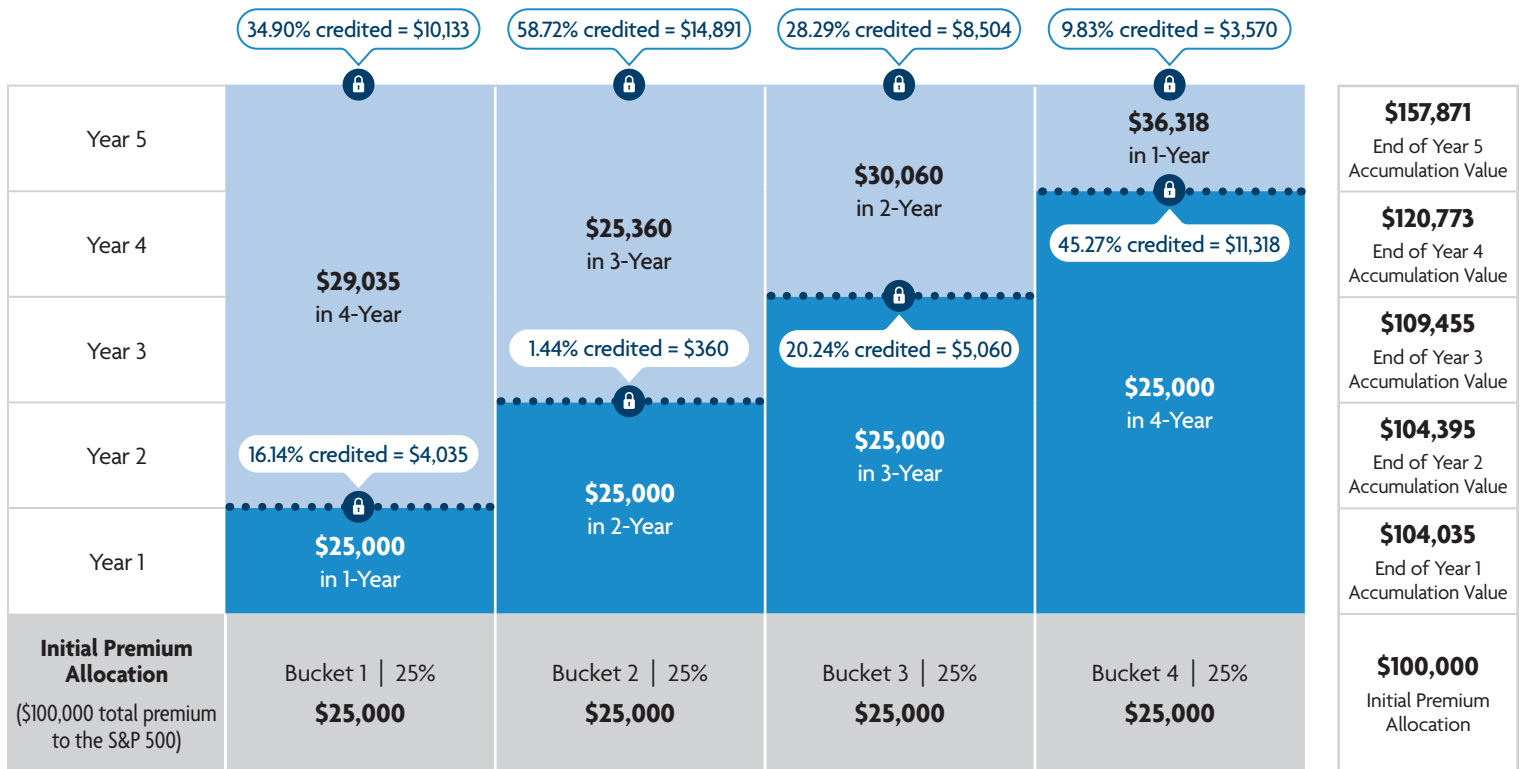


Climbing to retirement with confidence

Retirement planning can feel like a climb with many rungs to reach along the way. With so many decisions and details to track, the **Summit Laddered Fixed Index Annuity** offers a streamlined way to help grow and protect retirement savings. The index account uses the automatically managed **Laddered Allocation Strategy**—which provides built-in diversification with multiple, varying crediting time frames, and the **potential to lock in annual index credits (see chart)**.

Once each crediting term ends, the accumulation value allocated to that "bucket" may receive interest credits and will automatically transfer to a new crediting term and participation rates which will be declared at that time.

Let's take a closer look below at how the Laddered Allocation Strategy (index account) works with \$100,000 initial premium using a 5-year surrender charge period and the S&P 500® Index hypothetical high-band participation rates.¹



- End of Strategy's initial crediting term
- 🔒 End of Strategy's crediting term/potential annual credit

Total accumulation value (buckets 1-4) = \$157,871
Total annualized return = 9.56%

Assumes \$100,000 premium with 100% allocation to the S&P 500 Index using index performance from 12/31/2020 to 12/31/2025. The use of alternate assumptions could produce significantly different results. Although this example uses the data from the most recent five years, the most recent five-year period is not indicative of a standard five-year period. Please see your annuity disclosure for examples of low, middle, and high index return scenarios. Ask your financial professional for an illustration (if available). While we are featuring this index, keep in mind that other indexes besides the presented one are also available. Values in the chart use rounding to the nearest dollar. This flyer should not be viewed as allocation advice.

Contact the Midland Retirement Distributors® Sales Desk at 833-451-7692 to learn more.

¹ The chart example uses the 5-year surrender charge period and the following S&P 500 Index high-band initial participation rates: 60% 1-Year, 65% 2-Year, 75% 3-Year, and 80% 4-Year.

Past index performance is not intended to predict future performance and the index does not include dividends. All rates and features are subject to change.

Each of Midland National's crediting methods and available indexes performs differently in various market scenarios. There is not one particular method or index that performs better than the other methods and indexes when observed in all market scenarios.

Product and features/options may not be available in all states and broker/dealers, or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state.

These hypothetical examples assume the indexes will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the indexes will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in these examples but will not be less than the minimum guarantees. The values in these examples are not guarantees or even estimates of the amounts a client can expect from their annuity. Interest crediting strategies' availability varies by state and product.

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.

The Summit LadderedSM is issued on form ICC25-MC600A/MC600A (contract), or appropriate state variation including all applicable endorsements by Midland National® Life Insurance Company, West Des Moines, IA. This product, its features and riders may not be available in all states or financial institutions or appropriate for all clients.

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A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

All guarantees are backed by the financial strength and claims-paying ability of Midland National® Life Insurance Company. Neither Midland National® Life Insurance Company, Sammons Institutional Group®, Inc., nor any financial professionals acting on its behalf, should be viewed as providing legal, tax or investment advice.

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