

Product	Crediting Method/Interest Accounts	Minimum Premium	Issue Ages	Penalty-Free Withdrawals ²	Surrender Charges ³	Riders ⁵	MGCV
Veridian Power 10 SM 10% Premium Bonus for the First 5 Years!	Annual Reset Daily Average, Monthly and/or Ann. Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} INDEX CAP RATE ONLY PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-75 (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	14 YEARS (18%, 18%, 17%, 15%, 15%, 15%, 15%, 14%, 12%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of premium (excluding Premium Bonus) less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate
Veridian Plus SM 10% Premium Bonus for the First 5 Years!	Annual Reset Daily Average, Monthly and/or Ann. Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} INDEX MARGIN PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-75 (Q & NQ) 0-70 in OK (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	14 YEARS (18%, 18%, 17%, 15%, 15%, 15%, 15%, 14%, 12%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of premium (excluding Premium Bonus) less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate
Veridian Bonus 10 SM 10% Premium Bonus for the First 5 Years!	Annual Reset Daily Average, Monthly and/or Ann. Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} PARTICIPATION RATE PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-75 (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	14 YEARS (18%, 18%, 17%, 15%, 15%, 15%, 15%, 14%, 12%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of premium (excluding Premium Bonus) less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate
Veridian Select SM 5% Premium Bonus for First 5 Years!	Annual Reset Daily Average, Monthly and/or Ann. Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} PARTICIPATION RATE PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-79 (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	10 YEARS (15%, 14%, 13%, 12%, 11%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of premium (excluding Premium Bonus) less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate
Veridian SM	Annual Reset Daily Average, Monthly and/or Ann. Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} INDEX MARGIN PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-79 (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	10 YEARS (10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%)	Nursing Home Confinement	87.5% of all premium; less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate

Product	Crediting Method/Interest Accounts	Minimum Premium	Issue Ages	Penalty-Free Withdrawals ²	Surrender Charges ³	Riders ⁵	MGCV
Veridian Power 5 SM 5% Premium Bonus for First 5 Years!	Annual Reset Daily Average, Monthly and/or Ann. Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} INDEX CAP RATE ONLY PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-79 (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	10 YEARS (15%, 14%, 13%, 12%, 11%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of premium (excluding Premium Bonus) less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate
Veridian Power Seven SM	Annual Reset Daily Average, Monthly and/or Ann. Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} INDEX CAP RATE ONLY PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-85 (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	7 YEARS (10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of all premium; less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate
Veridian Seven SM	Annual Reset Daily Average, Monthly and/or Ann. Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} PARTICIPATION RATE PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-85 (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	7 YEARS (10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of all premium; less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate
Midland National Legacy Bonus 11 SM 11% First-Year Premium Bonus!	Annual Reset Daily Average and/or Annual Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} INDEX MARGIN PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-75 (Q & NQ) 0-70 in MD (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	14 YEARS (22%, 22%, 22%, 22%, 20%, 18%, 16%, 14%, 12%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	2% on 100% of premium (excluding Premium Bonus) less withdrawals ⁷ and surrender charges
Midland National Legacy Bonus 5 SM 5% First-Year Premium Bonus!	Annual Reset Daily Average and/or Annual Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] <u>PLUS</u> a Fixed Acct. ^{1,4} INDEX MARGIN PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-75 (Q & NQ) 0-70 in MD (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	14 YEARS (20%, 20%, 20%, 20%, 18%, 16%, 15%, 13%, 12%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	1.5% on 100% of premium (excluding Premium Bonus) less withdrawals ⁷ and surrender charges

Product	Crediting Method/Interest Accounts	Minimum Premium	Issue Ages	Penalty-Free Withdrawals ²	Surrender Charges ³	Riders ⁵	MGCV
Midland National Legacy Select SM First-Year 5% Prem. Bonus!	Annual Reset Daily Average and/or Annual Point-to-Point Crediting Method w/ Index Accounts: DJIA SM , S&P 500 [®] , S&P 400 [®] , NASDAQ-100 [®] , Russell 2000 [®] PLUS a Fixed Acct. ^{1,4} PARTICIPATION RATE PRODUCT	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-79 (Q & NQ) 0-70 in MD (Q & NQ)	After the first year of the contract, withdrawal once per year not to exceed 10% of the Accumulation Value are available.	10 YEARS (20%, 20%, 20%, 20%, 18%, 15%, 12%, 9%, 6%, 3%, 0%)	Nursing Home Confinement	1.5% on 100% of premium (excluding Premium Bonus) less withdrawals ⁷ and surrender charges

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Product	Crediting Method/Interest Accounts	Minimum Premium	Issue Ages	Penalty-Free Withdrawals ²	Surrender Charges ³	Riders ⁵	MGCV
Midland National Flex III SM 10% Premium Bonus for the First 5 Years!	This annuity offers a one-year guaranteed interest rate on initial premium.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-75 (Q & NQ)	After the first year of the contract, withdrawals once per year not to exceed 10% of the Accumulation Value are available.	14 YEARS (18%, 18%, 17%, 15%, 15%, 15%, 15%, 14%, 12%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of premium (excluding premium bonus); less withdrawals ⁷ ; accumulated at the min. guaranteed interest rate
Midland National Flex II SM 5% Premium Bonus for the First 5 Years!	This annuity offers a one-year guaranteed interest rate on initial premium.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-79 (Q & NQ)	After the first year of the contract, withdrawals once per year not to exceed 10% of the Accumulation Value are available.	10 YEARS (15%, 14%, 13%, 12%, 11%, 10%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of premium (excluding premium bonus); less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate
Midland National Flex I SM	This annuity offers a one-year guaranteed interest rate on initial premium.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-85 (Q & NQ)	After the first year of the contract, withdrawals once per year not to exceed 10% of the Accumulation Value are available.	7 YEARS (10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)	Nursing Home Confinement	87.5% of all premium; less withdrawals ⁷ ; accumulated at the minimum guaranteed interest rate

QUICK REFERENCE GUIDE - Effective 1/1/06

MIDLAND NATIONAL ANNUITY DIVISION

Product	Interest Accounts	Minimum Premium	Issue Ages	Penalty-Free Withdrawals ²	Surrender Charges ³	Riders ⁵
Guarantee Bonus 15 [®]	7-year MYGA offering an additional 15% bonus amount (based on the Accumulation Value of first-year's premiums) paid in 3 increments of 5% at the end of the 8, 9 and 10 contract years.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-75 (Q & NQ)	Interest withdrawals are available as soon as 30 days after issue by current Company practice.	7 YEARS (10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%)	Nursing Home Confinement, Terminal Illness, Unemployment
MNL Leader [®]		\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-85 (Q & NQ)	After the first year of the contract, withdrawals once per year not to exceed 10% of the Accumulation Value are available. Interest withdrawals are available after 30 days by current Company practice.	9 YEARS (12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%, 0%)	Nursing Home Confinement, Terminal Illness, Unemployment
Direct Guarantee [®] (single premium)	A MYGA offering various surrender charge periods with a guaranteed interest rate.	\$10,000 (Non-Qualified) \$2,000 (Qualified)	0-90 (Q & NQ)	Interest withdrawals are available as soon as 30 days after issue by current Company practice.	3 YEARS (8%, 8%, 8%) 4 YEARS (8%, 8%, 8%, 8%) 6 YEARS (8%, 8%, 8%, 8%, 8%, 8%) 8 YEARS (8%, 8%, 8%, 8%, 8%, 8%, 6%, 4%) 10 YEARS (8%, 8%, 8%, 8%, 8%, 8%, 6%, 4%, 2%, 0%)	Nursing Home Confinement
MNL Guarantee Plus [®] (single premium)	A MYGA offering various surrender charge periods with a guaranteed interest rate.	\$10,000 (Non-Qualified) \$2,000 (Qualified)	0-90 (Q & NQ)	Interest withdrawals are available as soon as 30 days after issue by current Company practice.	5 YEARS (10%, 10%, 10%, 10%, 10%) 7 YEARS (10%, 10%, 10%, 10%, 10%, 9%, 8%) 9 YEARS (10%, 10%, 10%, 10%, 10%, 9%, 8%, 6%, 4%)	Not applicable
Cash Mgmt. Annuity	Competitive interest rate, call for details.	\$10,000 (Non-Qualified) \$2,000 (Qualified) (\$50/mo TSA Salary Reduction Req.)	0-85 (Q & NQ)	100% liquidity. Internal partial 1035's are not allowed.	Not applicable	Not applicable

Product	Interest Accounts	Minimum Premium	Issue Ages	Penalty-Free Withdrawals ²	Surrender Charges ³	Riders ⁵
Direct Income SM (single premium)	Competitive immediate annuity payouts, call for details.	\$10,000 (Non-Qualified) \$2,000 (Qualified)	0-85* (Q & NQ) *All payment options. 0-95** (Q & NQ) **Period certain only.	Payment Options: • Life Only • Life/Period Certain • Installment/Cash Refund • Joint Life/Survivorship • Joint Life/Surv & Period Certain • Period Certain (5-20 years)	Not applicable	Not applicable
Guaranteed Income Solution ^{SM 6} (single premium)	An immediate annuity offering a premium bonus and payouts ranging from 10-30 years. Gross Commutation Value available at death.	\$10,000 (Non-Qualified) \$2,000 (Qualified)	0-85 (Q & NQ) Note: Period certain cannot be set up to payout past age 100.	Payment Options: Period Certain (10-30yrs.)	14 YEARS (14%, 13%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%)	Nursing Home Confinement, Terminal Illness

FOR MORE INFORMATION ON STATE AVAILABILITY, EITHER CONTACT MIDLAND NATIONAL SALES SUPPORT AT 877-586-0241 (PHONE) 877-586-0245 (FAX), OR GO TO WWW.MIDLANDANNUITY.COM.

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