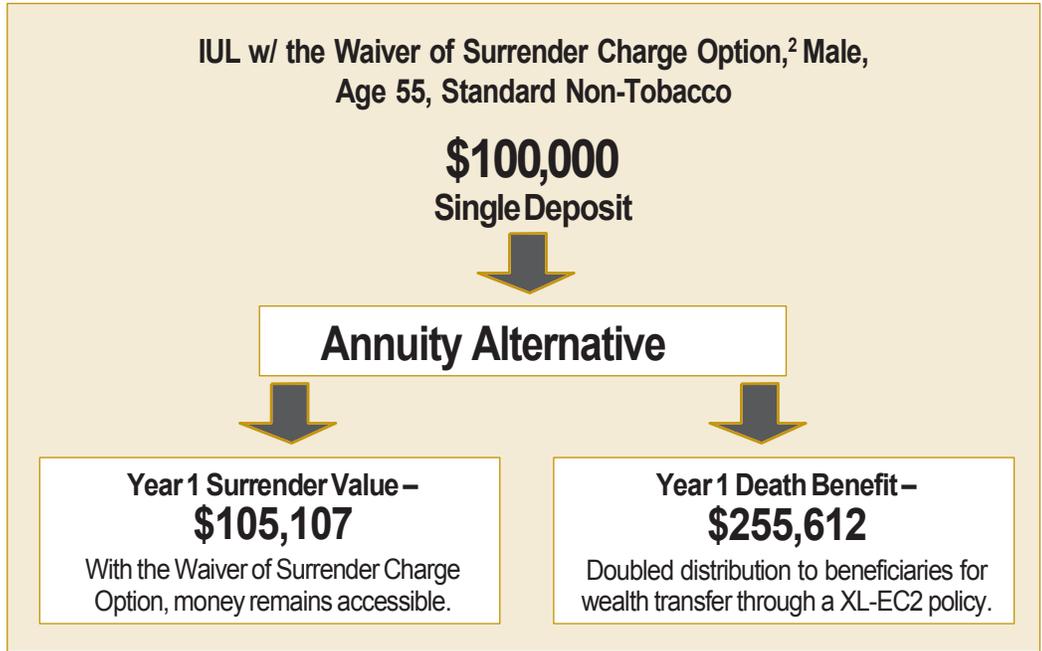




A Clear Perspective for Your Concerns

An Annuity Alternative called an IUL with Early Cash Values provides you with solid death-benefit protection, access to your policy's cash value as it grows on a tax-deferred basis and the opportunity to advance a portion of the death benefit in case of a chronic illness.¹



This is a Modified Endowment Contract and is based on an illustrated rate of 7%; the \$100,000 lump sum shown above; the Cash Value Accumulation Test (CVAT); and the initial death benefit is \$240,900 (the minimum amount to comply with CVAT). The information presented is hypothetical and not intended to predict future results.

Learn how an IUL can help protect your future.

Are these some of your concerns?

- I may still need access to my funds in case of an emergency.
- I want to maximize the legacy I leave to my family members.
- I feel my money has a better chance to grow if it is linked to a stock market index.
- I'm worried that I won't have enough money for extended nursing care.

¹XL-EC2 does not provide an accelerated benefit without the Accelerate Benefit Rider-Chronic Illness, which is subject to availability.

²For all classes and genders except standard tobacco, the monthly charge per \$1,000 of Face Amount ranges from \$0.03-0.05. For standard tobacco, the monthly charge per \$1,000 of Face Amount ranges from \$0.05-0.08. ³When a person applies for life insurance coverage, his or her health is evaluated and a corresponding underwriting rating is applied. This product's table shaving features allow certain substandard underwriting rates (known as "table ratings") to be improved to a "standard" rating. A "standard" rating generally indicates average health and involves a lower life insurance premium than do substandard ratings.

Midland National's XL-EC2 and the ABR-C are issued on form series L134 and TR137A, by Midland National Life Insurance Company, Executive Office, Sioux Falls, SD 57193. Products, features, endorsements, issue ages or riders may not be available in all jurisdictions. Limitations or restrictions may apply. Indexed Universal Life products are not investments in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance. Midland National nor its agents give tax advice. You should consult with and rely on a legal or tax advisor before entering into or paying additional premiums with respect to such arrangements. In some situations loans and withdrawals may be subject to federal taxes. The tax-deferred feature of the Indexed UL policy is not necessary for a tax qualified plan. In such instances, you should consider whether other features, such as the death benefit and optional riders make the policy appropriate for your needs. Before purchasing this policy, you should obtain competent tax advice as to the tax of the policy and the suitability of the product.

Tax consequences may result if withdrawals exceed premiums paid into the policy. Policy loans from life insurance policies generally are not subject to income tax, provided the contract is not a Modified Endowment Contract, as defined by Section 7702A of the Internal Revenue Code. A policy loan or withdrawal from a life insurance policy that is a Modified Endowment Contract is taxable upon receipt. Policy loans and withdrawals will reduce cash value and death benefit. Policy loans are subject to interest charges. Tax advantages may be subject to modified endowment contract rules which may cause taxes and penalties. Tax advantages may be subject to the Alternative Minimum Tax which may cause taxes and penalties.

Chronically ill is defined as permanently unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) without substantial assistance from another person. Severe cognitive impairment means the insured requires substantial supervision by another person to protect him or herself from threats to health and safety due to severe cognitive impairment.

Receipt of acceleration-of-life-insurance benefits may affect your, your spouse or your family's eligibility for public assistance programs such as medical assistance (medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse and your family's eligibility for public assistance.