

SERFF Tracking Number: NALH-125711041 State: Arkansas  
Filing Company: Midland National Life Insurance Company State Tracking Number: 39411  
Company Tracking Number: PS126A.5YR.1  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: New Era  
Project Name/Number: PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B

## Filing at a Glance

Company: Midland National Life Insurance Company

Product Name: New Era	SERFF Tr Num: NALH-125711041	State: ArkansasLH
TOI: A071 Individual Annuities - Special	SERFF Status: Closed	State Tr Num: 39411
Sub-TOI: A071.001 Equity Indexed	Co Tr Num: PS126A.5YR.1	State Status: Filed-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Deanna Hoffman	Disposition Date: 06/26/2008
	Date Submitted: 06/25/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

## General Information

Project Name: PS126A.5YR.1/PS126B	Status of Filing in Domicile: Pending
Project Number: PS126A.5YR.1/PS126B	Date Approved in Domicile:
Requested Filing Mode: Other	Domicile Status Comments: Filing concurrently with state of domicile, Iowa.
Explanation for Combination/Other: Substitution	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/26/2008	Deemer Date:
State Status Changed: 06/26/2008	
Corresponding Filing Tracking Number:	
Filing Description:	
RE: MIDLAND NATIONAL LIFE INSURANCE COMPANY	
NAIC #431-66044 FEIN #46-0164570	
RE: SUBSTITUTION PAGES	
PS126A.5YR.1 – Specifications Page	
PS126B – Additional Benefits Specifications Page	

SERFF Tracking Number: NALH-125711041 State: Arkansas  
Filing Company: Midland National Life Insurance Company State Tracking Number: 39411  
Company Tracking Number: PS126A.5YR.1  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: New Era  
Project Name/Number: PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B

Upon examination of these approved pages, we noted an error in the form number on the above pages. The form number on these pages should read, PS126A.5YR.1 and PS126B. In our original filing (AS126A) these form numbers were submitted as AS126A.5YR.1 and AS126B. No other changes have been made to these pages.

These pages were approved by your department on 5-13-2008.

SERFF Tracking Number - NALH-125637940

State Tracking Number - 38899

Please substitute the attached pages to the original filing as approved above. No Contracts have been issued to date.

If you have further questions concerning this filing, please contact me at 1-877-586-0240 x 35881.

## Company and Contact

### Filing Contact Information

Dee Hoffman, Product Compliance Analyst dhoffman@mnlife.com  
4601 Westown Parkway (877) 586-0240 [Phone]  
West Des Moines, IA 50266 (800) 225-1682[FAX]

### Filing Company Information

Midland National Life Insurance Company CoCode: 66044 State of Domicile: Iowa  
525 W. Van Buren Street Group Code: 431 Company Type: Life and Annuity  
Chicago, IL 60607 Group Name: State ID Number:  
(800) 800-3656 ext. [Phone] FEIN Number: 46-0164570  
-----

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

SERFF Tracking Number: NALH-125711041 State: Arkansas  
Filing Company: Midland National Life Insurance Company State Tracking Number: 39411  
Company Tracking Number: PS126A.5YR.1  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: New Era  
Project Name/Number: PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midland National Life Insurance Company	\$0.00	06/25/2008	

SERFF Tracking Number: NALH-125711041 State: Arkansas  
Filing Company: Midland National Life Insurance Company State Tracking Number: 39411  
Company Tracking Number: PS126A.5YR.1  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: New Era  
Project Name/Number: PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		06/26/2008	06/26/2008

*SERFF Tracking Number:*      *NALH-125711041*                      *State:*                      *Arkansas*  
*Filing Company:*              *Midland National Life Insurance Company*      *State Tracking Number:*      *39411*  
*Company Tracking Number:*      *PS126A.5YR.1*  
*TOI:*                      *A071 Individual Annuities - Special*              *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *New Era*  
*Project Name/Number:*      *PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B*

## **Disposition**

Disposition Date: 06/26/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-125711041 State: Arkansas  
 Filing Company: Midland National Life Insurance Company State Tracking Number: 39411  
 Company Tracking Number: PS126A.5YR.1  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: New Era  
 Project Name/Number: PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		Yes
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Specifications Page		Yes
<b>Form</b>	Additional Benefits Specifications Page		Yes

SERFF Tracking Number: NALH-125711041 State: Arkansas  
 Filing Company: Midland National Life Insurance Company State Tracking Number: 39411  
 Company Tracking Number: PS126A.5YR.1  
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
 Product Name: New Era  
 Project Name/Number: PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B

## Form Schedule

**Lead Form Number:** PS126A.5YR.1

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PS126A.5YR.1	Schedule Pages	Specifications Page	Initial		50	PS126A.5YR.1 - Spec Page_FINAL.pdf
	PS126B	Schedule Pages	Additional Benefits Specifications Page	Initial		50	PS126B - Add. Bene. Spec Page_FINAL.pdf

**SPECIFICATIONS PAGE**

**CONTRACT NUMBER:** ..... [L012345678]  
**ANNUITANT:** ..... [JOHN DOE]  
**ISSUE AGE:** ..... [35]  
**OWNER:** ..... [MARY DOE]  
**ISSUE DATE:** ..... [JULY 1, 2008]  
**SEX OF ANNUITANT:** ..... [MALE]  
**MATURITY DATE:** ..... [JULY 1, 2073]  
**MINIMUM ACCUMULATION VALUE:** ..... [\$25]  
**MINIMUM GROSS PARTIAL SURRENDER AMOUNT:** ..... [\$500]

**SURRENDER CHARGE PERIOD**

<u>Contract Year</u>	<u>Surrender Charge Percentage</u>
1	9%
2	9%
3	7%
4	5%
5	3%
6+	0%

**ACCUMULATION VALUE:**  
**SINGLE PREMIUM:** ..... [\$10,000.00]  
**INITIAL GUARANTEE PERIOD INTEREST RATE:** ..... [4.50%] Annually  
**INITIAL GUARANTEE PERIOD:** ..... [Five] Contract Year(s)  
**INITIAL GUARANTEE PERIOD END DATE:** ..... [July 1, 2013]  
**SUBSEQUENT GUARANTEE PERIOD:** ..... [One] Contract Year(s)  
**SUBSEQUENT GUARANTEE PERIOD MINIMUM GUARANTEED INTEREST RATE:** ..... [3.00%] Annually

If you have any questions or concerns, contact your agent or write or call Us at:

Midland National Life Insurance Company  
( Annuity Service Center  
P. O. Box 79907  
Des Moines, Iowa 50325-0907  
Toll-free telephone: 1-877-586-0244 )

## ADDITIONAL BENEFITS SPECIFICATIONS PAGE

### **NURSING HOME CONFINEMENT WAIVER (NHCW)**

**Effective Date:** [August 1, 2006]  
**Nursing Home Confinement Waiver (NHCW) Percentage:** [10%]

This NHCW benefit is available each Contract Year, after the first Contract Year, provided the conditions of the NHCW are met. This NHCW benefit is in addition to any other available benefits.

### **PENALTY FREE PARTIAL SURRENDER ENDORSEMENT**

**Penalty Free Partial Surrender Percentage:** [10%] [After [1<sup>st</sup>] Contract Year]

The benefit provided by this Endorsement is in addition to any other available benefits.

### **WAIVER OF SURRENDER CHARGES FOR TERMINAL ILLNESS RIDER**

This Rider allows a one-time penalty-free partial withdrawal of up to 50% of the Contract Accumulation Value under specified conditions. The benefit provided by this Rider is in addition to any other available benefits.

### **ADDITIONAL INTEREST RIDER**

INDEX	PREMIUM	INDEX VALUE AT ISSUE	ADDITIONAL INTEREST CREDIT FACTOR <sup>1</sup>
[S&P 500®] <sup>2</sup>	[10,000.00]	[1,400]	[90%]

<sup>1</sup>Guaranteed for the Initial Guarantee Period of the Contract. Not applicable after the Initial Guarantee Period.

#### **<sup>2</sup>THE STANDARD & POOR'S 500® COMPOSITE STOCK PRICE INDEX**

This Index does not include dividends paid by the underlying companies.

Standard & Poor's 500® is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Midland National Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this annuity contract.

*SERFF Tracking Number:*      *NALH-125711041*                      *State:*                      *Arkansas*  
*Filing Company:*              *Midland National Life Insurance Company*      *State Tracking Number:*      *39411*  
*Company Tracking Number:*      *PS126A.5YR.1*  
*TOI:*                      *A071 Individual Annuities - Special*              *Sub-TOI:*                      *A071.001 Equity Indexed*  
*Product Name:*              *New Era*  
*Project Name/Number:*      *PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-125711041 State: Arkansas  
Filing Company: Midland National Life Insurance Company State Tracking Number: 39411  
Company Tracking Number: PS126A.5YR.1  
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed  
Product Name: New Era  
Project Name/Number: PS126A.5YR.1/PS126B/PS126A.5YR.1/PS126B

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 06/25/2008

#### Comments:

Midland National Life assures you that this filing meets the provisions of Rule & Regulation 19, Regulation 49, and Arkansas Code Ann. 23-79-138.

### Review Status:

**Satisfied -Name:** Application 06/25/2008

#### Comments:

Please see original filing approved on 5-13-2008.