

SERFF Tracking Number: NALH-125791090 State: Arkansas
Filing Company: Midland National Life Insurance Company State Tracking Number: 40003
Company Tracking Number: PS126B
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: PS126B
Project Name/Number: NEW ERA/PS126B

Filing at a Glance

Company: Midland National Life Insurance Company

Product Name: PS126B	SERFF Tr Num: NALH-125791090	State: ArkansasLH
TOI: A071 Individual Annuities - Special	SERFF Status: Closed	State Tr Num: 40003
Sub-TOI: A071.001 Equity Indexed	Co Tr Num: PS126B	State Status: Filed-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Deanna Hoffman	Disposition Date: 08/27/2008
	Date Submitted: 08/26/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: NEW ERA	Status of Filing in Domicile: Pending
Project Number: PS126B	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: Filed concurrently with state of domicile, Iowa.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 08/27/2008	Deemer Date:
State Status Changed: 08/27/2008	
Corresponding Filing Tracking Number:	
Filing Description:	
RE: MIDLAND NATIONAL LIFE INSURANCE COMPANY	
NAIC #431-66044 FEIN #46-0164570	

INFORMATIONAL FILING

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Re: PS126B – Additional Benefits Specifications Page

We are submitting the above forms for informational purposes. These forms will replace the forms originally filed and approved by your department on 05-13-2008, SERFF Tracking # NALH-125637940, State Tracking # 38899.

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

Upon final review of these forms it was brought to our attention that we had omitted information on the Additional Benefits Specifications Page for the Nursing Home Confinement Waiver (NHCW). We have corrected this omission as follows:

NURSING HOME CONFINEMENT WAIVER (NHCW)

Effective Date: [July 1, 2008]

Nursing Home Confinement Waiver (NHCW) Percentage: [10.00%]

Nursing Home Confinement Period: [45 days]

We have also attached a revised Statement of Variability to reflect this correction.

This page has not been issued in your state 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 Westtown Parkway (877) 586-0240 [Phone]
West Des Moines, IA 50266 (800) 225-1682[FAX]

Filing Company Information

SERFF Tracking Number: NALH-125791090 State: Arkansas
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Midland National Life Insurance Company
525 W. Van Buren Street
Chicago, IL 60607
(800) 800-3656 ext. [Phone]

CoCode: 66044
Group Code: 431
Group Name:
FEIN Number: 46-0164570

State of Domicile: Iowa
Company Type: Life and Annuity
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation: Arkansas requires \$20 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midland National Life Insurance Company	\$40.00	08/26/2008	22138253

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		08/27/2008	08/27/2008

SERFF Tracking Number: *NALH-125791090* *State:* *Arkansas*
Filing Company: *Midland National Life Insurance Company* *State Tracking Number:* *40003*
Company Tracking Number: *PS126B*
TOI: *A071 Individual Annuities - Special* *Sub-TOI:* *A071.001 Equity Indexed*
Product Name: *PS126B*
Project Name/Number: *NEW ERA/PS126B*

Disposition

Disposition Date: 08/27/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-125791090 *State:* Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Additional Benefits Specifications Page		Yes

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Form Schedule

Lead Form Number: PS126B

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PS126B	Schedule Pages	Additional Benefits Specifications Page	Initial		0	PS126B - Add. Bene. Spec Page_FINAL.pdf

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

NURSING HOME CONFINEMENT WAIVER (NHCW)

Effective Date: [July 1, 2008]
Nursing Home Confinement Waiver (NHCW) Percentage: [10%]

Nursing Home Confinement Period: [45 days]

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 [1st] 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 ¹
[S&P 500®] ²	[10,000.00]	[1,400]	[90%]

¹Guaranteed for the Initial Guarantee Period of the Contract. Not applicable after the Initial Guarantee Period.

²THE 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.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 08/26/2008
Comments:
Please see Filing Description in the General Information tab.

Review Status:
Satisfied -Name: Statement of Variability 08/26/2008
Comments:
Attachment:
STATEMENT OF VARIABILITY PS126B - FINAL.pdf

STATEMENT OF VARIABILITY FOR
ADDITIONAL BENEFITS SPECIFICATION PAGE

PS126B

NURSING HOME CONFINEMENT WAIVER (NHCW)	This line and information below will appear when this endorsement is available.
Effective Date	Date the endorsement was added to the contract, either at issue or on contract anniversary
Nursing Home Confinement Waiver (NHCW) Percentage	Range of 1% - 100%
Nursing Home Confinement Period	Range of 0-120 days
PENALTY FREE PARTIAL SURRENDER ENDORSEMENT	This line and information below will appear when this endorsement is available.
Penalty Free Partial Surrender Percentage	Range of 1% - 20%
ADDITIONAL INTEREST RIDER	This line and information below will appear when this rider is available.
Index	The index is variable to allow for a change in the future. The available index may change after issue. If publication of this index is discontinued or the calculation is substantially changed, we may replace it with a comparable index. We also anticipate the possibility of using additional index(es) in the Additional Interest Credit Calculation in the future as market conditions warrant. At Company discretion we may add or remove index(es) from the Additional Interest Credit calculation.
Premium	The Premium allocated to the index(es).
Index Value At Issue	Index Value, applicable on the issue date, of the index(es).
Additional Interest Credit Factor	The factor, used in the calculation of the Interest Credit, applicable to the index(es) on the issue date.