

SERFF Tracking Number: NALH-126160438 State: Arkansas
 Filing Company: Midland National Life Insurance Company State Tracking Number: 42504
 Company Tracking Number:
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: Guaranteed Return of Premium Endorsement
 Project Name/Number: Guaranteed Return of Premium Endorsement/AR164A

Filing at a Glance

Company: Midland National Life Insurance Company

Product Name: Guaranteed Return of Premium SERFF Tr Num: NALH-126160438 State: Arkansas

Endorsement

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved- State Tr Num: 42504
 Closed

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Laurie Christensen, Disposition Date: 05/29/2009

Deanna Hoffman, Stacy Reece,

Chris Cairns, Joan Huss, Amy

Peterson

Date Submitted: 05/26/2009

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Guaranteed Return of Premium Endorsement

Status of Filing in Domicile: Pending

Project Number: AR164A

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/29/2009

Explanation for Other Group Market Type:

State Status Changed: 05/29/2009

Deemer Date:

Created By: Stacy Reece

Submitted By: Stacy Reece

Corresponding Filing Tracking Number:

Filing Description:

RE: MIDLAND NATIONAL LIFE INSURANCE COMPANY

NAIC #431-66044 FEIN #46-0164570

New Submission Product Description

AR164A Guaranteed Return of Premium Endorsement

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We are filing the above endorsement for your review and consideration for approval. This is a new individual form and does not replace any form currently on file with your department. This form will be used on a general basis and will be marketed through our regular channels. This form is laser printed and we reserve the right to change fonts and layouts. No part of this filing contains unusual or possibly controversial items from normal Company or industry standards. 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.

Form AR164A guarantees return of premium. It may be used with current annuity contracts and any future annuity contracts filed and approved with your Department.

If you have further questions concerning this filing, please contact me at 1-877-586-0240 x 35536.

Sincerely,

Stacy Reece
Product Compliance Analyst

Company and Contact

Filing Contact Information

Stacy Reece, Product Analyst sreece@mnlife.com
4601 Westown Parkway, Suite 300 515-440-5536 [Phone]
West Des Moines, IA 50266 515-440-5599 [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? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per filing

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midland National Life Insurance Company	\$50.00	05/26/2009	28097535

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/29/2009	05/29/2009

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Disposition

Disposition Date: 05/29/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	AR164A Actuarial Memo		No
Supporting Document	Readability Certification		Yes
Form	Guaranteed Return of Premium Endorsement		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AR164A	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.000	AR164A GRP Endorsement. pdf



Principal Office: 4601 Westown Parkway, Suite 300, West Des Moines, IA 50266 ♦ (515) 440-5500
Executive Office: One Midland Plaza, Sioux Falls, SD 57193 ♦ (800) 923-3223

GUARANTEED RETURN OF PREMIUM ENDORSEMENT

This Endorsement is a part of the Annuity Contract to which it is attached and is subject to all of the provisions of that Contract, except as otherwise stated herein. In the case of a conflict with any provision in the Contract, the provisions of this Endorsement will control.

BENEFIT

This endorsement guarantees the return of Net Premium upon surrender of Your Contract.

The Surrender Value of Your Contract will equal the greater of:

- (1) the Surrender Value, as defined in Your Contract; or
- (2) the Net Premium, as defined below.

Net Premium equals:

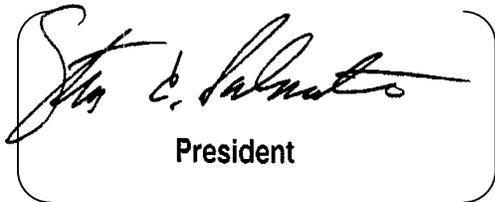
- (1) your Initial Premium; plus
- (2) any subsequent premium; less
- (3) any Net Partial Surrender Amounts, as defined below.

Net Partial Surrender Amount equals:

- (1) the requested partial surrender amount; plus
- (2) the interest adjustment, if any; less
- (3) the surrender charge, if any.

TERMINATION

This Endorsement terminates upon termination of the Contract to which it is attached.

A handwritten signature in black ink, enclosed in large, thin, rounded square brackets. The signature is cursive and appears to read 'John C. Salvato'. Below the signature, the word 'President' is printed in a bold, sans-serif font.

President

A handwritten signature in black ink, enclosed in large, thin, rounded square brackets. The signature is cursive and appears to read 'Melody A. Jensen'. Below the signature, the word 'Secretary' is printed in a bold, sans-serif font.

Secretary

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Please see filing description for certifications

Item Status: **Status**
Date:

Satisfied - Item: Application

Comments:

We will use previously approved application 12166Y, approved by your department May 13, 2008 or application 11292y, approved by your department October 3, 2007

Item Status: **Status**
Date:

Satisfied - Item: Readability Certification

Comments:

Attachment:

AR164A ReadabilityCert - 5.21.09.pdf

CERTIFICATE OF READABILITY
Midland National Life Insurance Company

Name of Company

This is to certify that the forms listed below are in compliance with Public Act 79-300.

A. Option Selected

- 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is listed below.
- 2. Policy and its related forms are scored separately for the Flesch reading ease test. Scores for the policy and each form are indicated below:
- 3. Form and Form Numbers to which Certification is Applicable:

<u>Form</u>	<u>Form Number</u>	<u>Flesch Score</u>
Guaranteed Return of Premium Endorsement	AR164A	50.0

Test Option Selected

- 1. Test was applied to entire policy form(s).
- 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards for Certification

A checked block indicates the standard has been achieved:

- 1. The policy text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.
- 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specification pages, schedules and tables.)
- 3. The layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.
- 4. The section titles are captioned in bold face type or otherwise stand out significantly from the text.
- 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.
- 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.
- 7. A table of contents or an index of the principle sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

This certification must be signed by an officer of the insurer.

Signature _____



Date 5/21/09

Michael Yanacheak
Officer's Name

2nd VP Product Development
Officer's Title