

SERFF Tracking Number: NALH-126604273 State: Arkansas
Filing Company: Midland National Life Insurance Company State Tracking Number: 46817
Company Tracking Number: TR166
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: TR166
Project Name/Number: TR166/TR166

Filing at a Glance

Company: Midland National Life Insurance Company

Product Name: TR166 SERFF Tr Num: NALH-126604273 State: Arkansas
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 46817
Adjustable Life Closed
Sub-TOI: L09I.101 External Indexed - Single Life Co Tr Num: TR166 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 09/21/2010
Authors: Laurie Gruba, Paula Kunkel-White, Gayle Lovorn, Gail Velen
Date Submitted: 09/16/2010 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: TR166 Status of Filing in Domicile: Pending
Project Number: TR166 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: 09/21/2010 Explanation for Other Group Market Type:
State Status Changed: 09/21/2010
Deemer Date: Created By: Gayle Lovorn
Submitted By: Gayle Lovorn Corresponding Filing Tracking Number:
Filing Description:
TR166 Amendment

We are filing the above referenced form for your review and approval. This is a new form and is not intended to replace any other form.

SERFF Tracking Number: NALH-126604273 State: Arkansas
 Filing Company: Midland National Life Insurance Company State Tracking Number: 46817
 Company Tracking Number: TR166
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
 Adjustable Life
 Product Name: TR166
 Project Name/Number: TR166/TR166

No part of this filing contains any unusual or possibly controversial items from normal Company or industry standards.

The form will be laser printed and we reserve the right to change fonts and layouts. The minimum font size will never be less than 10 point type.

This form is intended to amend previously approved Flexible Premium Adjustable Policy L13403, approved by your state on 02/05/2008 under SERFF #NALH-125469944. The amendment modifies the Payment of Premiums provision under Section 4.1, the language has been revised to accurately reflect how premium is applied when received prior to the record date. All new policyholders will receive this amendment.

Your review and approval of this filing, at your earliest convenience, would be appreciated. Please feel free to contact me if you have any questions regarding this filing.

Company and Contact

Filing Contact Information

Gayle Lovorn, Senior Contracts Analyst glovorn@nacolah.com
 525 W. Van Buren 800-800-3656 [Phone] 87609 [Ext]
 Chicago, IL 60607 312-648-7797 [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: \$50.00 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midland National Life Insurance Company	\$50.00	09/16/2010	39572403

SERFF Tracking Number: NALH-126604273 State: Arkansas
Filing Company: Midland National Life Insurance Company State Tracking Number: 46817
Company Tracking Number: TR166
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: TR166
Project Name/Number: TR166/TR166

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	09/21/2010	09/21/2010

SERFF Tracking Number: NALH-126604273 State: Arkansas
Filing Company: Midland National Life Insurance Company State Tracking Number: 46817
Company Tracking Number: TR166
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: TR166
Project Name/Number: TR166/TR166

Disposition

Disposition Date: 09/21/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-126604273 State: Arkansas
 Filing Company: Midland National Life Insurance Company State Tracking Number: 46817
 Company Tracking Number: TR166
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
 Adjustable Life
 Product Name: TR166
 Project Name/Number: TR166/TR166

Form Schedule

Lead Form Number: TR166

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TR166	Policy/Cont Amendment - ract/Fratern Payment of al Premiums Certificate: Amendment Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.300	TR166 Payment of Premiums Amendment.p df



A Member of the Sammons Financial Group

A Stock Company

Principal Office: 4350 Westown Parkway, West Des Moines, IA 50266 ♦ (515) 440-5500

Executive Office: One Sammons Plaza, Sioux Falls, SD 57193 ♦ (800) 923-3223

www.mnlife.com

AMENDMENT

This Amendment is a part of the Policy to which it is attached and is effective as of the Policy Date. It is subject to all the provisions of the Policy unless We state otherwise.

Section 4.1, “**PAYMENT OF PREMIUMS**” and Section 4.2 “**CHANGING YOUR PREMIUM ALLOCATIONS**” of your Policy is hereby deleted and replaced with the following:

4.1 PAYMENT OF PREMIUMS – Premiums are payable in advance. The first premium must be received by Us by the Policy Date and may be paid to Our authorized agent or to Us at Our Executive Office. Premiums received before the Policy Date are applied on the Policy Date. Each premium, other than the first, must be paid to Us at Our Executive Office. A premium may be any amount over \$50 subject to the Maximum Premium Limits.

You may direct premiums to be allocated among the Fixed Account or any of the Index Selections that are shown in the Schedule of Policy Benefits or added by Endorsement. The allocations are stated in percentages and they must total 100%. The allocation percentages that took effect on the Record Date are shown in the application. If any premium is received prior to the Record Date, the Net Premium will be allocated to the Fixed Account regardless of the allocation percentages You have specified. On the Record Date, the value in the Fixed Account will be reallocated among the Fixed Account and the Index selections as You specified in the application.

You may pay premiums at any time. We will send premium notices to You at Your last known address annually, semi-annually, or quarterly. You may also pay premiums using a monthly automatic payment plan. You may ask Us to change the amount or frequency of the premium notices as long as the amount does not violate the Maximum Premium Limits. A premium receipt signed by one of Our officers will be furnished upon request.

We reserve the right to refuse additional premiums when the Death Benefit is equal to the Policy Fund times the Corridor Percentage

4.2 CHANGING YOUR PREMIUM ALLOCATIONS – The allocation of Net Premiums that took effect on the Record Date is shown in the application. You may change the allocation of future Net Premiums at any time while this Policy is in effect. To do so, You must send Us Written Notice. The change will take effect on the date We receive Written Notice. Any premium allocations must total 100%. There is no charge for changing premium allocations.

A handwritten signature in black ink, appearing to read 'John C. Salvatore'.

President

A handwritten signature in black ink, appearing to read 'Melody J. Jensen'.

Secretary

SERFF Tracking Number: NALH-126604273 State: Arkansas
Filing Company: Midland National Life Insurance Company State Tracking Number: 46817
Company Tracking Number: TR166
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life
Adjustable Life
Product Name: TR166
Project Name/Number: TR166/TR166

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR L & H 1 cert.pdf

TR166 READABILITY CERTIFICATE.pdf

Item Status: **Status**
Date:

Satisfied - Item: Application

Comments:

Not applicable to this amendment filing

State of Arkansas

Certificate of Compliance

Form L14003

On behalf of Midland National Life Insurance Company, I certify the company is in compliance with:

Rule and Regulation 19.

Rule and Regulation 34 for Universal Life Insurance.

Rule and Regulation 49 – each policyholder will be provided a life and health guaranty notice at time of issue.

A.C.A. § 23-79-138 for Policy Information Requirements – each policy will contain the contact information of the policyholder's service office, soliciting agent and the state insurance department.



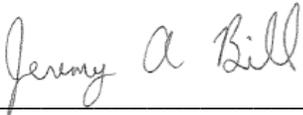
Gayle Lovorn, Senior Contract Analyst

Date: February 24, 2010

READABILITY CERTIFICATE

I certify that Readability has been tested under the Flesch Readability formula set forth by Rudolph Flesch in his book, *The Art of Readability Writing* and that the form(s) meet your minimum readability requirements for the form(s) listed below:

<u>Form Number</u>	<u>Description</u>	<u>Score</u>
TR166	Amendment - Payment of Premiums	52.3



Date: May 7, 2010

Jeremy A. Bill, FSA, MAAA
2nd Vice President - Product Development
Midland Life Insurance Company and
North American Company for Life and Health Insurance