

SERFF Tracking Number: NALH-127856681 State: Arkansas
Filing Company: Midland National Life Insurance Company State Tracking Number: 50384
Company Tracking Number: PS124B - INFO FILING
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: PS124B - INFO FILING
Project Name/Number: PS124B - INFO FILING/PS124B - INFO FILING

Filing at a Glance

Company: Midland National Life Insurance Company

Product Name: PS124B - INFO FILING

TOI: A071 Individual Annuities - Special

Sub-TOI: A071.001 Equity Indexed

Filing Type: Form

SERFF Tr Num: NALH-127856681 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 50384

For Informational Purposes

Co Tr Num: PS124B - INFO FILING State Status: Filed-Closed

Reviewer(s): Linda Bird

Authors: Laurie Christensen,
Deanna Hoffman, Stacy Reece,
Chris Cairns, Amy Peterson, Holley
Taylor

Disposition Date: 12/06/2011

Date Submitted: 12/02/2011

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: 01/01/2012

State Filing Description:

General Information

Project Name: PS124B - INFO FILING

Project Number: PS124B - INFO FILING

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Holley Taylor

Filing Description:

RE: MIDLAND NATIONAL LIFE INSURANCE COMPANY

NAIC #431-66044 FEIN #46-0164570

PS124B – Additional Benefits Specifications Page

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/06/2011

State Status Changed: 12/06/2011

Created By: Holley Taylor

Corresponding Filing Tracking Number:

INFORMATIONAL ONLY FILING

We are filing this informational only filing with your Department to inform you we are updating the index account options

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reflected on the Additional Benefits Specifications Page PS124B, which is used with Flexible Premium Deferred Annuity Contract Form AS124A. Both forms have been previously approved by your Department. In those approved filings, the Index Account options were bracketed as variable to allow us flexibility to change account options in the future.

For informational purposes, the Additional Benefits Specifications Page PS124B is attached to the Supporting Documents Tab in this filing to show how the applicable Index Account options will appear for this product. The index options continue to be bracketed for future variability. Please note that all forms associated with this product design have been previously approved; there are no new forms. The chart below illustrates the product design that will be marketed.

PRODUCT DESIGN

FORM DESCRIPTION FORM NUMBER APPROVAL STATUS

Annuity Contract AS124A Previously Approved
Specifications Page PS124A.5YR.1 Previously Approved
Specifications Page PS124A.7YR.1 Previously Approved
Specifications Page PS124A.10YR.1 Previously Approved
Additional Benefits Specifications Page PS124B Previously Approved
Pay-Out Provisions Endorsement AR159A Previously Approved
Penalty-Free Partial Surrender Endorsement AR160A Previously Approved
Annual Point to Point with Cap Index Account Endorsement AR153A Previously Approved
Term Point-to-Point with Cap Index Account Endorsement AR222A Previously Approved
Annual Declared Rate Positive Performance Option (ADRPP) Endorsement AR226A Previously Approved
Monthly Point-To-Point With Cap Index Account Endorsement AR163A-1 Previously Approved
Interest Adjustment Endorsement AR243A Previously Approved
Nursing Home Confinement Waiver Rider AR151A Previously Approved

These forms will be used on a general basis, are 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.

If you have questions concerning this filing, please contact me at extension 31759.

Company and Contact

Filing Contact Information

Holley Taylor, Senior Contract Analyst Htaylor@sfgmembers.com
4350 Westown Parkway 877-586-0240 [Phone] 31759 [Ext]
West Des Moines, IA 50266

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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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midland National Life Insurance Company	\$0.00	12/02/2011	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/06/2011	12/06/2011

SERFF Tracking Number: *NALH-127856681* *State:* *Arkansas*
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Disposition

Disposition Date: 12/06/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Additional Benefits Specifications Page - PS124B		No

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Additional Benefits Specifications Page - PS124B		
Comments:		
Attachment: PS124B - Additional Benefits Spec Page _01-12_11.21.11.pdf		

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

NURSING HOME CONFINEMENT WAIVER (NHCW) ENDORSEMENT

Effective Date: [January 1, 2012]
Nursing Home Confinement Waiver (NHCW) Percentage: [10 – 100]%

PENALTY FREE PARTIAL SURRENDER ENDORSEMENT

Penalty Free Partial Surrender Percentage: [10%] [After [1st] Contract Year]

INTEREST ADJUSTMENT ENDORSEMENT

Interest Adjustment Period [7 Years]

ADDITIONAL BENEFITS SPECIFICATIONS PAGE

INDEXED ACCOUNT ENDORSEMENTS

Minimum Fixed Account Allocation: [0%]
Minimum Transfer Amount: [\$500.00]

INDEX ACCOUNTS	INITIAL PREMIUM ALLOCATED	INDEX VALUE AT ISSUE	INTEREST CREDIT FACTOR
[APP-Cap] [S&P 500®] Index Cap Rate ¹	[5,000.00]	[1,400]	[7.00%]
[MPP-Cap] [S&P 500®] Index Cap Rate ¹	[5,000.00]	[1,400]	[2.00%]
[TPP-Cap] [Term]: [[2] contract years] [Initial Term Start Date]: [12/1/2011] [Initial Term End Date]: [12/1/2013]			
[S&P 500®] Index Cap Rate ²	[1,000.00]	[1,109.55]	[7.70%]
[ADRPP] [S&P 500®] Declared Performance Rate ³	[1,000.00]	[1,109.55]	[3.25%]

Conditions on Allocations and Transfers to the ADRPP Index Account:

[You may allocate any Premium and transfers to the S&P 500® ADRPP Index Account subject to the Minimum Fixed Account Allocation and Minimum Transfer Amount.]

¹Guaranteed for [one] Contract Year[s]. [Guaranteed never to go below [2.00%] for APP-Cap.]
 [Guaranteed never to go below [1.00%] for MPP-Cap.]

²Guaranteed on Premium for the [first] Term. [Guaranteed never below [4.00%] for TPP-Cap.]

³Guaranteed for [one] Contract Year[s]. [Guaranteed to never go below [1.00%] for ADRPP.]

THE STANDARD & POOR'S 500® COMPOSITE STOCK PRICE INDEX

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