

Learn the Advantages Of: **Midland National** – Fixed Indexed Annuity

An Educational Workshop

Presented by: James R. Grazioli - President
Comprehensive Financial Group Inc.
Financial Service Professional – 33 Yrs.

A Discussion of:

- 1. Safety of Principal, No Market Losses***
- 2. Fidelity Investments, Black Rock & S&P 500 – Index Strategies***
- 3. Pension Type - Lifetime Increasing Income Single or Joint
Never Outlive Your Money***
- 4. No Fees, Charges, or Commissions deducted From Your Money.***
- 5. Keep up With Inflation***



NATIONAL ETHICS ASSOCIATION

REGISTERED MEMBER

James R Grazioli

The aforementioned individual is a registered member of the National Ethics Association, a community of business owners and professionals who support enhanced transparency and ethical business practices.

This Certificate of Membership is valid through:


01/06/2025




**National Ethics
Association**
ethics.net



What to look for when selecting an *Insurance Company*

- ▶ Solvency (*Assets over Liabilities to meet all obligations*)
 - ▶ Liquid Assets (*To meet unforeseen emergency cash requirements that may arise*)
 - ▶ Capital & Surplus to Assets (*Capital & surplus divided by total assets*)
 - ▶ AM Best Rating (*Performance in Investment Quality, Policy Reserves, Cost Control, Management Experience*)
- 

- ▶ WE REPRESENT MANY COMPANIES
 - ▶ **Midland National** is one of the largest, oldest and highest rated Companies that we represent
 - ▶ **Midland National** is an A+ Superior Rated, Over 110 Years Old, Company
 - ▶ **Midland National** – Provides a Contractual Guarantee of Never a Dollar Lost From Principal or Earnings For The Life of the Contract.
- 

Over 110 years of strength and stability

You can have confidence in Midland National®

We focus on what matters most

With 114 years of business under our belt, Midland National's continued and consistent financial strength is a result of our conservative and disciplined investment strategy, our private ownership structure, and doing what's right for our distribution partners and policyowners.

Speaking of policyowners, did you know...

Midland National holds over **1.0 million annuity and life insurance policies**, with assets of over **\$67.2 billion** in 2020.¹

History of strength

As an affiliate of the privately held Sammons® Financial, we are not subject to the short-term earning pressures that publicly held companies often face. As we reflect on over a century of life insurance business, we are proud of our history of making decisions for the long-term and of our continued tradition of financial strength and stability. The high ratings we've maintained from the major rating agencies are testaments to that strength:

“A+”

A.M. BestSM (Superior) (Second category of 15)
S&P Global RatingsSM (Strong) (Fifth category of 22)
Fitch RatingsSM (Stable) (Fifth category of 19)

With a track record like this, you can have confidence in Midland National.



The above ratings apply to Midland National's financial strength and claims paying ability. These ratings do not apply to the safety or performance of the variable accounts, which will fluctuate in value.

Measures of strength - 2020 fact sheet

While we celebrated our 114th year of business in 2020 and are eagerly looking ahead to the future, here is a glance at the success we enjoyed in asset quality for the year 2020.

Balance sheet¹: Midland National Life and Annuity business

Assets As of Dec. 31, 2020 (In thousands)

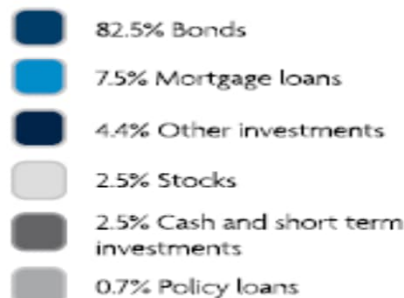
| | |
|---------------------------------|---------------------|
| Bonds | \$48,737,704 |
| Stocks | \$1,484,666 |
| Cash and short-term investments | \$1,448,036 |
| Mortgage loans | \$4,403,274 |
| Loans to policyholders | \$404,383 |
| Other invested assets | \$2,616,698 |
| Accrued investment income | \$461,240 |
| Separate account assets | \$5,779,605 |
| All other assets | \$1,926,897 |
| Total assets | \$67,262,503 |

Liabilities and capital As of Dec. 31, 2020 (In thousands)

| | |
|--|---------------------|
| Life and annuity reserves | \$43,814,697 |
| Interest maintenance reserve (IMR) | \$60,632 |
| Asset valuation reserve (AVR) | \$506,759 |
| Funds withheld under coinsurance | \$4,079,473 |
| Accounts payable and other liabilities | \$9,054,569 |
| Separate account liabilities | \$5,541,314 |
| Total liabilities | \$63,057,444 |
| Capital and surplus | \$4,205,059 |
| Total liabilities, capital, and surplus | \$67,262,503 |

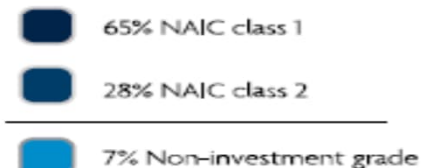
Strength

Investments by type



Bonds by NAIC quality rating

93% Investment grade



Stated as a percent of total invested assets.



Visit MidlandNational.com to learn more.

Sammons Financial[®] is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including Midland National[®] Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National Life Insurance Company.

1. Midland National[®] balance sheet as of Dec. 31, 2020 (in thousands). Information presented is on a Statutory Accounting basis.


A.M. Best is a large, third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The ratings above apply to Midland National's financial strength and claims-paying ability. **a)** A.M. Best rating affirmed on July 30, 2021. For the latest rating, access ambest.com. **b)** Awarded to Midland National[®] as part of Sammons[®] Financial, which consists of Midland National[®] Life Insurance Company and North American Company for Life and Health Insurance[®]. **c)** Standard & Poor's rating assigned Feb. 26, 2009 and affirmed on June 2, 2021. **d)** Fitch Ratings, a global leader in financial information services and credit ratings, on April 23, 2021, affirmed an Insurer Financial Strength rating of A+ Stable for Midland National. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization, and strong operating profitability supported by strong investment performance. For more information access fitchratings.com.

Strategy #2 Explanation

- ▶ This Fixed Indexed Annuity is for the person that wants the following benefits:
 - ▶ 1. **LIFETIME INCOME (Pension Type Plan)** - Single or Joint. Never outlive your money, and when last person passes, proceeds are sent to your beneficiaries and avoids probate. The company does not keep your money.
 - ▶ 2. **EARNINGS BEFORE INCOME STARTS:** EACH STATEMENT: Minimum Guaranteed Interest = 2% + Plus 150% of earnings added to The Benefit Base. No Losses applied if market declines or crashes.
 - ▶ 3. **INCREASING INCOME:** AFTER INCOME STARTS- Earnings from each statement will be added to your lifetime income amount like a pay raise and can never decrease. This will keep you from outliving your money. Also, this will help keep up with inflation.
 - ▶ 4. **A Plan With No Fees, Charges, or Commissions** - There are none deducted from this plan, for the life of the contract.
 - ▶ 4. **Suggested Use of this Annuity** - A person that does not have a pension or could be concerned that they may outlive their money. Especially if a person is healthy and could live into their 90's or later. Having this annuity would guarantee that they would never outlive their money and would also be able to keep up with inflation with the increasing income feature of this annuity.

▶

Are Fees Charged In Brokerage Accounts That Important?

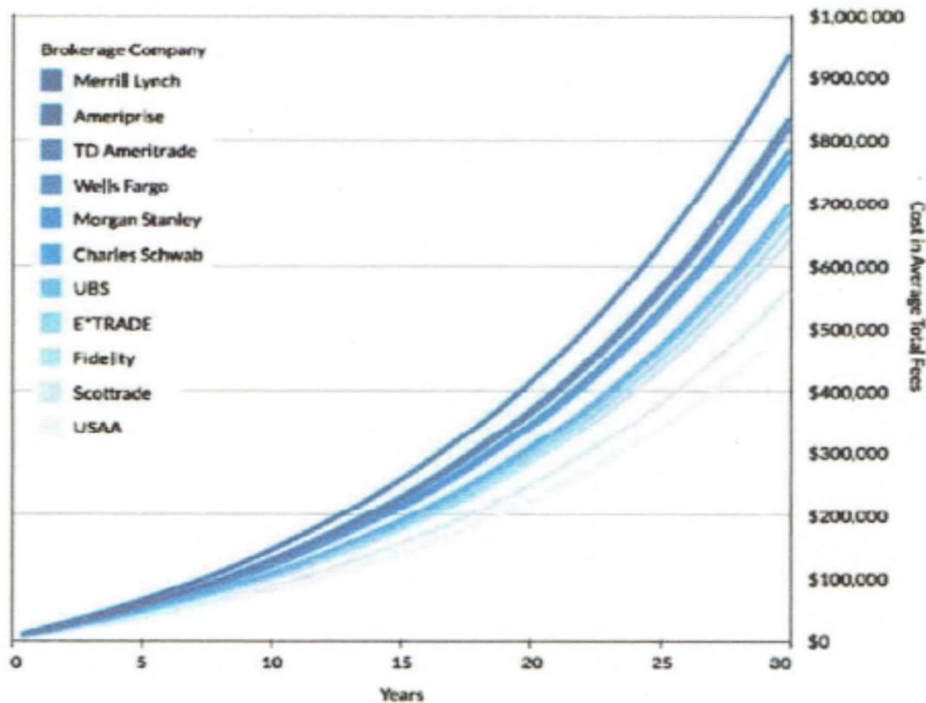
- ▶ The next slide shows the amount of fees charged in the Top 11 Brokerage Companies.
 - ▶ **30 Year Period – Initial investment of \$500,000.**
 - ▶ The Highest is Merrill Lynch – Total Fees - \$936,390
 - ▶ The Lowest is USAA – Total Fees - \$502,407.
- 

ARE YOUR BROKERAGE FEES IMPORTANT?

Total Cost of Fees: Nearly \$1 Million Over 30 Years

Applying the range of fees documented in this report to an average account of \$500,000, the costs to a portfolio over 30 years of investing could span from a high of \$936,390, for Merrill Lynch to a low of \$502,407 for USAA.

Cost in Average Total Fees Over 30 Years by Brokerage Company

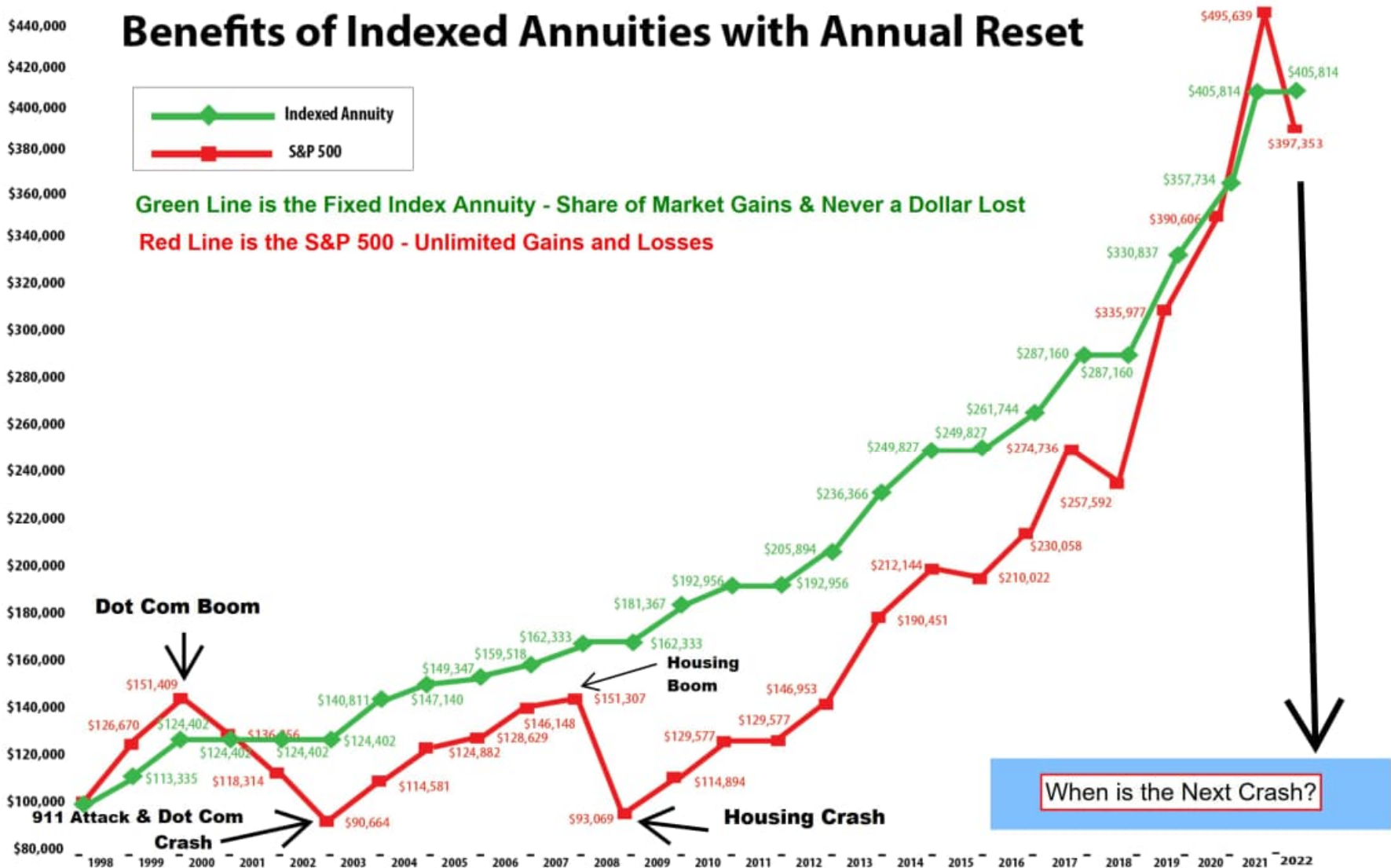


Cost in Average Total Fees After 30 Years by Brokerage Company

| | |
|------------------|-----------------------|
| \$502,407 | USAA |
| \$561,908 | Scottrade |
| \$642,111 | Fidelity |
| \$663,826 | E*Trade |
| \$685,422 | UBS |
| \$699,756 | Charles Schwab |
| \$768,966 | Morgan Stanley |
| \$786,039 | Wells Fargo |
| \$821,809 | TD Ameri Trade |
| \$835,978 | Ameriprise |
| \$936,390 | Merrill Lynch |

Initial Investment - \$100,000 in 1998

Benefits of Indexed Annuities with Annual Reset



For demonstration purposes only. Participation rates can change annually. The chart is based on actual rates for the time period for the S&P 500 only and does not include dividends paid on underlying stocks. Past performance does not guarantee future results. The chart demonstrates historical performance of the S&P 500 between years 1998-2020. The fixed indexed annuity in this hypothetical example uses the annual point-to-point index method based on changes in the S&P 500 to calculate the indexed rate for each term. For purposes of this chart a 50% participation rate is applied for all terms in the period. Assuming \$100,000 initial premium. Indexed interest is credited only on amounts held for the entire term. This example assumes no money is withdrawn from the annuity. Early withdrawal charges will apply if money is withdrawn during the early withdrawal charge period.

Fidelity Investments & Midland National

- ▶ Fidelity Investments and Midland National have teamed up to offer Fixed Indexed Annuities with the expertise of the Fidelity Index Strategy Management, along with other Index Strategies with Black Rock and S&P 500, with a contractual guarantee of never a dollar lost from market declines or crashes.
- 

ALLOCATION SELECTION INFORMATION

| Allocation Option | Current Declared Rate | Strategy Fee Annual Percentage | Allocation Percentage |
|--|--|--------------------------------|-----------------------|
| S&P Multi-Asset Risk Control 5% Excess Return (APP) | 140.00% Annual Participation Rate | N/A | 10% |
| S&P Multi-Asset Risk Control 5% Excess Return (2YPP) | 200.00% Two-Year Participation Rate | N/A | 10% |
| S&P Multi-Asset Risk Control 5% Excess Return (2YPP) | 270.00% Two-Year Participation Rate | 1.50% | 10% |
| S&P 500 Low Volatility Daily Risk Control 8% (2YPP) | 3.75% Annual Margin times 2 (applied at end of term) | N/A | 15% |
| Fidelity MFY 5% ER (APP) | 0.00% Annual Index Margin | N/A | 15% |
| Fidelity MFY 5% ER (2YPP) | 210.00% Two-Year Participation Rate | N/A | 15% |
| BlackRock ESG US 5% Index ER (APP) | 0.00% Annual Index Margin | N/A | 10% |
| BlackRock ESG US 5% Index ER (2YPP) | 210.00% Two-Year Participation Rate | N/A | 15% |

SELECTED ALLOCATION



- S&P MARC 5% ER APP
- S&P MARC 5% ER 2YPP
- S&P MARC 5% ER 2YPP
- S&P 500 LV 8% 2YPP
- Fidelity MFY 5% ER APP
- Fidelity MFY 5% ER 2YPP
- BlackRock ESG 5% APP
- BlackRock ESG 5% 2YPP

S&P MARC 5% ER is the S&P Multi-Asset Risk Control 5% Excess Return Index.
 Fidelity MFY 5% ER is the Fidelity Multifactor Yield Index 5% ER.
 S&P 500 LV 8% is the S&P 500 Low Volatility Daily Risk Control 8% Index.
 BlackRock ESG 5% is the BlackRock ESG US 5% Index ER.

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Mr Client - 60 (60)**
 Premium: **\$300,000.00**
 Agent Name: **JAMES GRAZIOLI**
 State: **FL**

ILLUSTRATED WITHDRAWALS

LPA beginning in Contract Year: **6**
 LPA Option: **Increasing**

PRODUCT FEATURE DETAILS

Benefit Base Roll-Up: **2% + 150% of weighted average net interest credit percentage based on credit rates and applicable strategy fees.**

Illustration Date: **08/04/2024**

This illustration is not valid unless all pages are present.

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Next See A Sample Illustration of the Midland National Index Annuity

Full Illustration Will Be Provided at Appointment

- ▶ This Illustration includes Diversification with Fidelity, Black Rock and S&P 500 Strategies.
- ▶ Male Age 60
- ▶ Initial Deposit \$300,000

- ▶ The Next Page shows the results if the Lifetime Income (Pension type plan) is started at age 65, and **even though it has never happened, we show the Market losing money every year for 55 years.**
- ▶ The Guaranteed Minimum Lifetime Income is \$16,230* and it pays that amount for the life of the annuitant and pays the death Benefit to the beneficiaries.
- ▶ * The Income is Guaranteed and can never decrease or run out of money
 - (See next example with actual market returns of the last 10 years)

Example - Zero Market Returns

GUARANTEED ANNUITY CONTRACT VALUES

Annual Effective Rate: 0.00%⁺

This chart illustrates values based on 0% growth, selected withdrawals, current Strategy Fees and the initial allocation. The Accumulation Value reflects Strategy Fees.

| END OF YEAR | Youngest Covered Person Start Age/End Age | Premium | Annual Withdrawals ³ (Beginning of Year) | Accumulation Value/Death Benefit | Minimum Guaranteed Surrender Value | Credited Interest Rate ¹ | Withdrawal Benefits Rider | | | | |
|--------------------|---|---------------------------|---|----------------------------------|------------------------------------|-------------------------------------|----------------------------------|--------------|-----------------------------|---|---|
| | | | | | | | Benefit Base Growth ² | Benefit Base | Lifetime Payment Percentage | Increasing Lifetime Payment Amount [#] | Death Benefit Annual Payment (5 Equal Payments) |
| At Issue | 60 | \$300,000 | | \$300,000 | | | | \$300,000 | 4.40 % | \$13,200 | |
| 1 | 60 / 61 | - | \$0 | \$300,000 | \$270,375 | 0.00% | 2.00% | \$306,000 | 4.50% | \$13,770 | \$61,200 |
| 2 | 61 / 62 | \$0 | \$0 | \$299,100 | \$278,486 | 0.00% | 2.00% | \$312,120 | 4.60% | \$14,358 | \$62,424 |
| 3 | 62 / 63 | \$0 | \$0 | \$299,100 | \$286,841 | 0.00% | 2.00% | \$318,362 | 4.70% | \$14,963 | \$63,672 |
| 4 | 63 / 64 | \$0 | \$0 | \$298,227 | \$295,446 | 0.00% | 2.00% | \$324,730 | 4.80% | \$15,587 | \$64,945 |
| 5 | 64 / 65 | \$0 | \$0 | \$298,227 | \$304,309 | 0.00% | 2.00% | \$331,224 | 4.90% | \$16,230 | \$66,244 |
| 6 | 65 / 66 | \$0 | \$16,230 | \$281,150 | \$296,722 | 0.00% | 0.00% | \$313,198 | 5.00% | \$16,230 | \$62,639 |
| 7 | 66 / 67 | \$0 | \$16,230 | \$264,920 | \$288,907 | 0.00% | 0.00% | \$295,118 | 5.10% | \$16,230 | \$59,023 |
| 8 | 67 / 68 | \$0 | \$16,230 | \$247,915 | \$280,857 | 0.00% | 0.00% | \$277,038 | 5.20% | \$16,230 | \$55,407 |
| 9 | 68 / 69 | \$0 | \$16,230 | \$231,685 | \$272,566 | 0.00% | 0.00% | \$258,902 | 5.30% | \$16,230 | \$51,780 |
| 10 | 69 / 70 | \$0 | \$16,230 | \$218,850 | \$264,026 | 0.00% | 0.00% | \$240,765 | 5.40% | \$16,230 | \$48,153 |
| 11 | 70 / 71 | \$0 | \$16,230 | \$202,620 | \$255,230 | 0.00% | 0.00% | \$222,910 | 5.50% | \$16,230 | \$44,582 |
| 12 | 71 / 72 | \$0 | \$16,230 | \$185,824 | \$246,170 | 0.00% | 0.00% | \$205,055 | 5.60% | \$16,230 | \$41,010 |
| 13 | 72 / 73 | \$0 | \$16,230 | \$169,594 | \$236,838 | 0.00% | 0.00% | \$187,145 | 5.70% | \$16,230 | \$37,429 |
| 14 | 73 / 74 | \$0 | \$16,230 | \$152,898 | \$227,226 | 0.00% | 0.00% | \$169,236 | 5.80% | \$16,230 | \$33,847 |
| 15 | 74 / 75 | \$0 | \$16,230 | \$136,668 | \$217,326 | 0.00% | 0.00% | \$151,271 | 5.90% | \$16,230 | \$30,254 |
| 16 | 75 / 76 | \$0 | \$16,230 | \$120,068 | \$207,129 | 0.00% | 0.00% | \$133,307 | 6.00% | \$16,230 | \$26,661 |
| 17 | 76 / 77 | \$0 | \$16,230 | \$103,838 | \$196,626 | 0.00% | 0.00% | \$115,288 | 6.10% | \$16,230 | \$23,057 |
| 18 | 77 / 78 | \$0 | \$16,230 | \$87,328 | \$185,808 | 0.00% | 0.00% | \$97,268 | 6.20% | \$16,230 | \$19,453 |
| 19 | 78 / 79 | \$0 | \$16,230 | \$71,098 | \$174,665 | 0.00% | 0.00% | \$79,191 | 6.30% | \$16,230 | \$15,838 |
| 20 | 79 / 80 | \$0 | \$16,230 | \$54,672 | \$163,188 | 0.00% | 0.00% | \$61,113 | 6.40% | \$16,230 | \$12,222 |
| 30 | 89 / 90 | \$0 | \$16,230 | \$0 | \$0 | 0.00% | 0.00% | \$0 | 6.40% | \$16,230 | \$0 |
| 55 | 114 / 115 | \$0 | \$16,230 | \$0 | \$0 | 0.00% | 0.00% | \$0 | 6.40% | \$16,230 | \$0 |
| Total Withdrawals: | | First 30 Yrs: Cumulative: | \$405,750 \$811,499 | Minimum Death Benefit | | 0.00%+ | | | | | |

Lifetime Income - Guaranteed Minimum

Hypothetical Zero Market Return

Certain Index Crediting Options include a Strategy Fee, which is assessed against the Accumulation Value allocated to that option each crediting term.

You should carefully consider the potential credited interest rate benefits of these Crediting Options and the corresponding Strategy Fees assessed.

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Mr Client - 60 (60)**
Premium: **\$300,000.00**
Agent Name: **JAMES GRAZIOLI**
State: **FL**

ILLUSTRATED WITHDRAWALS

LPA beginning in Contract Year: **6**
LPA Option: **Increasing**

PRODUCT FEATURE DETAILS

Benefit Base Roll-Up: **2% + 150% of weighted average net interest credit percentage based on credit rates and applicable strategy fees.**

² Expressed as an annual effective interest rate based on the Benefit Base.

⁺ Annual Effective Rate over first 10 years.

[#] At the start of lifetime income, annual payments are reflected in the Annual Withdrawals column.

¹ Credited Interest Rate does not reflect Strategy Fees.

³ Subject to any applicable penalty-free withdrawal provisions.

**Next See A Sample Illustration of the Midland
National Index Annuity With Index Market
Returns with No Losses Ever Applied
Full Illustration Will Be Provided at Appointment**

- ▶ Male Age 60
- ▶ Initial Deposit \$300,00 (Minimum \$25,000)
- ▶ The Next Page shows the results if the Lifetime Income (Pension) is started at age 65.
- ▶ The Lifetime (Pension) Income starts at \$26,309 at age 65* & increases to \$63,677* per year by year 20 with a Death Benefit of \$70,792, even after the cumulative withdrawals have been taken.
- ▶ * The Income and Death Benefit is a result of the past 10 Years of Performance and is not a guarantee of future results. Income can increase from positive market returns, but never decrease from market losses.

NON-GUARANTEED ANNUITY CONTRACT VALUES
MOST RECENT PERIOD from 12/31/2013 to 12/31/2023

Annual Effective Rate: 6.97%⁺

This chart illustrates values based on the 10 most recent years of historical index performance, selected withdrawals, the initial allocation, current Strategy Fees and current rates. The Accumulation Value reflects Strategy Fees. Please refer to page 7 for Guaranteed Annuity Contract Values.

| END OF YEAR | Youngest Covered Person Start Age/End Age | Premium | Annual Withdrawals ¹ (Beginning of Year) | Accumulation Value/Death Benefit | Surrender Value [^] | Credited Interest Rate ⁺⁺ | Withdrawal Benefits Rider | | | | |
|---------------------------|---|----------------------------------|---|----------------------------------|------------------------------|--------------------------------------|----------------------------------|--------------|-----------------------------|---|---|
| | | | | | | | Benefit Base Growth ² | Benefit Base | Lifetime Payment Percentage | Increasing Lifetime Payment Amount [#] | Death Benefit Annual Payment (5 Equal Payments) |
| At Issue | 60 | \$300,000 | | \$300,000 | | | | \$300,000 | 4.40 % | \$13,200 | |
| 1 | 60 / 61 | - | \$0 | \$310,115 | \$280,654 | 3.37% | 7.06% | \$321,172 | 4.50% | \$14,453 | \$64,234 |
| 2 | 61 / 62 | \$0 | \$0 | \$328,709 | \$297,481 | 6.29% | 10.99% | \$356,481 | 4.60% | \$16,398 | \$71,296 |
| 3 | 62 / 63 | \$0 | \$0 | \$335,582 | \$303,702 | 2.09% | 5.14% | \$374,792 | 4.70% | \$17,615 | \$74,958 |
| 4 | 63 / 64 | \$0 | \$0 | \$421,600 | \$381,548 | 25.92% | 40.45% | \$526,391 | 4.80% | \$25,267 | \$105,278 |
| 5 | 64 / 65 | \$0 | \$0 | \$421,600 | \$381,548 | 0.00% | 2.00% | \$536,918 | 4.90% | \$26,309 | \$107,383 |
| 6 | 65 / 66 | \$0 | \$26,309 | \$467,530 | \$425,453 | 18.61% | 0.00% | \$503,413 | 5.00% | \$26,309 | \$100,682 |
| 7 | 66 / 67 | \$0 | \$31,122 | \$446,799 | \$411,055 | 2.38% | 0.00% | \$469,902 | 5.10% | \$31,122 | \$93,980 |
| 8 | 67 / 68 | \$0 | \$31,863 | \$467,602 | \$439,546 | 13.06% | 0.00% | \$436,391 | 5.20% | \$31,863 | \$87,278 |
| 9 | 68 / 69 | \$0 | \$35,923 | \$431,678 | \$414,411 | 0.00% | 0.00% | \$402,865 | 5.30% | \$35,923 | \$80,573 |
| 10 | 69 / 70 | \$0 | \$35,923 | \$398,598 | \$398,598 | 1.12% | 0.00% | \$369,340 | 5.40% | \$35,923 | \$73,867 |
| 11 | 70 / 71 | \$0 | \$36,204 | \$368,560 | \$368,560 | 1.70% | 0.00% | \$335,793 | 5.50% | \$36,204 | \$67,158 |
| 12 | 71 / 72 | \$0 | \$36,820 | \$373,318 | \$373,318 | 12.93% | 0.00% | \$302,247 | 5.60% | \$36,820 | \$60,449 |
| 13 | 72 / 73 | \$0 | \$41,461 | \$337,360 | \$337,360 | 1.66% | 0.00% | \$268,679 | 5.70% | \$41,461 | \$53,735 |
| 14 | 73 / 74 | \$0 | \$42,148 | \$332,690 | \$332,690 | 13.11% | 0.00% | \$235,112 | 5.80% | \$42,148 | \$47,022 |
| 15 | 74 / 75 | \$0 | \$47,538 | \$289,755 | \$289,755 | 1.61% | 0.00% | \$201,517 | 5.90% | \$47,538 | \$40,303 |
| 16 | 75 / 76 | \$0 | \$48,306 | \$272,451 | \$272,451 | 13.30% | 0.00% | \$167,921 | 6.00% | \$48,306 | \$33,584 |
| 17 | 76 / 77 | \$0 | \$54,571 | \$221,302 | \$221,302 | 1.57% | 0.00% | \$134,287 | 6.10% | \$54,571 | \$26,857 |
| 18 | 77 / 78 | \$0 | \$55,428 | \$187,325 | \$187,325 | 13.48% | 0.00% | \$100,653 | 6.20% | \$55,428 | \$20,130 |
| 19 | 78 / 79 | \$0 | \$62,718 | \$126,511 | \$126,511 | 1.53% | 0.00% | \$66,953 | 6.30% | \$62,718 | \$13,390 |
| 20 | 79 / 80 | \$0 | \$63,677 | \$70,792 | \$70,792 | 13.66% | 0.00% | \$33,254 | 6.40% | \$63,677 | \$6,650 |
| 30 | 89 / 90 | \$0 | \$130,944 | \$0 | \$0 | 0.00% | 0.00% | \$0 | 6.40% | \$130,944 | \$0 |
| 55 | 114 / 115 | \$0 | \$852,569 | \$0 | \$0 | 0.00% | 0.00% | \$0 | 6.40% | \$852,569 | \$0 |
| Total Withdrawals: | | First 30 Yrs: Cumulative: | \$1,642,759 \$11,560,952 | | | 6.97%⁺ | | | | | |

Certain Index Crediting Options include a Strategy Fee, which is assessed against the Accumulation Value allocated to that option each crediting term.

You should carefully consider the potential credited interest rate benefits of these Crediting Options and the corresponding Strategy Fees assessed.

² Expressed as an annual effective interest rate based on the Benefit Base.

⁺ Annual Effective Rate over first 10 years.

[^] Does not reflect applicable Market Value Adjustment (MVA). See page 13 for more information.

[#] At the start of lifetime income, annual payments are reflected in the Annual Withdrawals column.

^{*} Credited Interest Rate does not reflect Strategy Fees.

[•] During years 11+ the annual effective rate over the first 10 years is used for the credited interest rate.

¹ Subject to any applicable penalty-free withdrawal provisions.

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Mr Client - 60 (60)**
Premium: **\$300,000.00**
Agent Name: **JAMES GRAZIOLI**
State: **FL**

ILLUSTRATED WITHDRAWALS

LPA beginning in Contract Year: **6**
LPA Option: **Increasing**

PRODUCT FEATURE DETAILS

Benefit Base Roll-Up: **2% + 150% of weighted average net interest credit percentage based on credit rates and applicable strategy fees.**

Illustration Date: **08/04/2024**

This illustration is not valid unless all pages are present.

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Next Page

- ▶ The next page shows the following: Lowest, Most Recent & Highest Annual Average Returns for the past 10 years.
- ▶ Highest Annual Average 10 Year period = 10.77%*
- ▶ Most Recent Annual Average 10 Year Period = 6.97%*
- ▶ Lowest Annual Average 10 Year Period = 6.70%*
- ▶ As This shows, the Midland National Annuity with the Fidelity index strategy, the Black Rock strategy, & the S&P 500 strategy, have had very consistent good rate of returns, even though these are not future guaranteed returns.
- ▶ * Not Guaranteed

**NON-GUARANTEED ANNUITY CONTRACT VALUES
INDEX GROWTH PERIOD COMPARISON - MOST RECENT, HIGH, LOW**

The Annual Effective Rates reflect initial allocations and application of current Index Strategy Rates to historical index returns, unless otherwise noted. The Accumulation Value reflects rider charges, strategy fees, and selected withdrawal activity.

Annual Effective Rate Most Recent: 6.97%⁺

Annual Effective Rate Highest: 10.77%⁺

Annual Effective Rate Lowest: 6.70%⁺

| Contract Year | MOST RECENT | | | | HIGHEST | | | | LOWEST | | | | | |
|--|-------------------------|--------------------|--------------|-------------------------------------|--|--------------------|--------------|-------------------------------------|---------------------------|--|--------------|-------------------------------------|--|--------------------------|
| | Credited Interest Rate* | Accumulation Value | Benefit Base | Increasing Lifetime Payment Amount# | Credited Interest Rate* | Accumulation Value | Benefit Base | Increasing Lifetime Payment Amount# | Credited Interest Rate* | Accumulation Value | Benefit Base | Increasing Lifetime Payment Amount# | | |
| At Issue | | \$300,000 | \$300,000 | \$13,200 | | \$300,000 | \$300,000 | \$13,200 | | \$300,000 | \$300,000 | \$13,200 | | |
| 1 | 3.37% | \$310,115 | \$321,172 | \$14,453 | 3.30% | \$309,885 | \$320,828 | \$14,437 | 2.46% | \$307,391 | \$317,086 | \$14,269 | | |
| 2 | 6.29% | \$328,709 | \$356,481 | \$16,398 | 23.17% | \$380,788 | \$437,354 | \$20,118 | 6.72% | \$327,162 | \$354,020 | \$16,285 | | |
| 3 | 2.09% | \$335,582 | \$374,792 | \$17,615 | 2.78% | \$391,375 | \$464,340 | \$21,824 | 1.50% | \$332,056 | \$369,044 | \$17,345 | | |
| 4 | 25.92% | \$421,600 | \$526,391 | \$25,267 | 16.81% | \$456,091 | \$588,800 | \$28,262 | 17.65% | \$389,714 | \$472,546 | \$22,682 | | |
| 5 | 0.00% | \$421,600 | \$536,918 | \$26,309 | 3.06% | \$470,058 | \$627,622 | \$30,753 | 1.34% | \$394,920 | \$491,465 | \$24,082 | | |
| 6 | 18.61% | \$467,530 | \$503,413 | \$26,309 | 18.65% | \$519,912 | \$586,560 | \$30,753 | 14.74% | \$424,532 | \$461,496 | \$24,082 | | |
| 7 | 2.38% | \$446,799 | \$469,902 | \$31,122 | 2.61% | \$496,124 | \$545,491 | \$36,402 | 3.10% | \$409,261 | \$431,523 | \$27,572 | | |
| 8 | 13.06% | \$467,602 | \$436,391 | \$31,863 | 26.78% | \$579,764 | \$504,422 | \$37,352 | 21.37% | \$461,162 | \$401,550 | \$28,427 | | |
| 9 | 0.00% | \$431,678 | \$402,865 | \$35,923 | 0.00% | \$532,539 | \$463,335 | \$47,224 | 0.04% | \$426,886 | \$371,568 | \$34,433 | | |
| 10 | 1.12% | \$398,598 | \$369,340 | \$35,923 | 14.46% | \$553,189 | \$422,248 | \$47,224 | 0.68% | \$393,691 | \$341,586 | \$34,445 | | |
| Annual Effective Rate 10 Years: | | | | 6.97%⁺ | Annual Effective Rate 10 Years: | | | | 10.77%⁺ | Annual Effective Rate 10 Years: | | | | 6.70%⁺ |
| Net Annual Effective Rate 10 Years: | | | | 6.80%[^] | Net Annual Effective Rate 10 Years: | | | | 10.61%[^] | Net Annual Effective Rate 10 Years: | | | | 6.56%[^] |

| Index | Highest Index Growth Period | Lowest Index Growth Period |
|--------------------|-----------------------------|----------------------------|
| S&P MARC 5% ER | 12/31/2004 to 12/31/2014 | 12/31/2012 to 12/31/2022 |
| S&P 500 LV 8% | 12/31/2011 to 12/31/2021 | 12/31/2006 to 12/31/2016 |
| Fidelity MFY 5% ER | 12/31/2009 to 12/31/2019 | 12/31/2013 to 12/31/2023 |
| BlackRock ESG 5% | 12/31/2009 to 12/31/2019 | 12/31/2013 to 12/31/2023 |

ILLUSTRATION SNAPSHOT

Covered Person (Age): **Mr Client - 60 (60)**
Premium: **\$300,000.00**
Agent Name: **JAMES GRAZIOLI**
State: **FL**

ILLUSTRATED WITHDRAWALS

LPA beginning in Contract Year: **6**
LPA Option: **Increasing**
PRODUCT FEATURE DETAILS
Benefit Base Roll-Up: **2% + 150% of weighted average net interest credit percentage based on credit rates and applicable strategy fees.**

⁺ Annual Effective Rate over 10 years.

* Credited Interest Rate does not reflect Strategy Fees.

At the start of lifetime income, annual payments are reflected in the Annual Withdrawals column (Annual Withdrawals not shown on this page).


[^] Reflects applicable Strategy Fees.

Illustration Date: **08/04/2024**

This illustration is not valid unless all pages are present.

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Important Questions to Consider

- ▶ If things don't work out in your current brokerage account, and you lose your money, from market declines or crashes, do they send you an apology to say we are sorry for the loss of your money?
 - ▶ Does your Brokerage company carry any of the risk of your money? **No, you carry all of the risk as they get their fees and charges even if you lose.**
 - ▶ With where you are today, would it be prudent to transfer your risk to the Annuity Company, or do you choose to maintain it??
- 

Remember the Nature of **Procrastination**

People Don't Plan to Fail
They Fail to Plan



Thank You for Attending the Fixed Index Annuity Presentation

- ▶ What to do next?
 - ▶ If the concepts of the Midland National Fixed Index Annuity with increasing lifetime income make sense to you, then contact us to get a full illustration and begin the process.
 - ▶ James R. Grazioli – President
 - ▶ Comprehensive Financial Group Inc.
 - ▶ Office - 772-286-4324 Cell/Text – 772-485-4288
 - ▶ Email: jamesgraz@hotmail.com
 - ▶ Website: www.jamesgraz.com
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