

Guaranteed.



Essential Guaranteed® Universal Life



Essential Guaranteed continues to offer a **lifetime guaranteed death benefit**.¹



Strong **“Dial-a-guarantee”** pricing for guarantees to age 120 or less.



Strong short-pay premiums for 5, 7, and 10-pay scenarios.

500,000 Death Benefit, Guaranteed to Age 120 Best Underwriting Class		500,000 Death Benefit, Guaranteed to Age 120 Standard Underwriting Class	
	10-Pay Premium		10-Pay Premium
Female, Age 55	\$14,160	Female, Age 55	\$18,134
Male, Age 55	\$16,408	Male, Age 55	\$20,891
Female, Age 65	\$22,207	Female, Age 65	\$28,400
Male, Age 65	\$25,694	Male, Age 65	\$32,346

1,000,000 Death Benefit, Guaranteed to Age 120 Best Underwriting Class		1,000,000 Death Benefit, Guaranteed to Age 120 Standard Underwriting Class	
	10-Pay Premium		10-Pay Premium
Female, Age 55	\$27,181	Female, Age 55	\$34,966
Male, Age 55	\$31,615	Male, Age 55	\$40,366
Female, Age 65	\$42,960	Female, Age 65	\$54,982
Male, Age 65	\$49,824	Male, Age 65	\$62,778

Midland National Exact Illustrations, September 2023.

More control for the client



Rewind

Premium Recovery Endorsement²

Allows the policyowner to receive some or all of the total premiums paid when fully surrendering the policy within a 60-day window following the 15, 20, or 25-year policy anniversary. **Included for no additional premium.**



Play

Guaranteed Exchange Privilege³

Allows exchange to an Indexed Universal Life product at the same risk class with NO underwriting and NO surrender charge, subject to the terms of the policy. **Included for no additional premium.**



Fast-Forward

Accelerated Death Benefit Endorsement⁴

Would your clients need to liquidate assets to help pay for the high cost of a critical, chronic or terminal illness? Essential Guaranteed includes the Accelerated Death Benefit Endorsement for Critical, Chronic, and Terminal illness (CCT) for zero additional premium. CCT helps mitigate the financial risk of a qualifying medical condition that could derail their financial strategy. **Included for no additional premium.**

Maximize the WriteAway® Opportunity



Opportunity
for no fluids



Quick online
application

Age
60

Up to age 60
may qualify

\$2M

Face amount
up to \$2M

Who could qualify for WriteAway?

Clients without major medical conditions, who meet the same height/weight requirements for traditional underwriting, and are classified as low risk, have the potential to qualify for WriteAway! Available for death benefit amounts up to \$2,000,000 for ages up to 50, \$1,000,000 for ages 51-60.

**Plus, WriteAway is fast — application to delivery
in as little as six calendar days!**⁵

**Talk to your Regional Distribution Partner
about Essential Guaranteed today!**

**Contact
me today.**

Title:
Phone:
Email:

1. Subject to premium payment requirements.

2. A feature that allows you to fully surrender the policy during a 60-day window following policy anniversaries 15, 20, or 25 and recover all or a portion of the total premiums paid less any policy debt or withdrawals, including withdrawal charges and processing fees. If you have previously elected to accelerate the death benefit, the total premiums will also be reduced by the same portion that the death benefit was reduced at the time of that election. The Premium Recovery Endorsement will remain in effect to the 25-year policy anniversary as long as the qualification test is satisfied at each policy anniversary. Generally, the qualification test is met if the gross premiums paid guarantee the policy to at least the insured's attained age of 95, assuming no policy loans are taken. In some instances, additional premium may be required based on underwriting class, table ratings, or flat extras. If the Premium Recovery Endorsement terminates, it cannot be reinstated.

3. Allows policy owner the right to exchange policy, without evidence of insurability and surrender charges, to one of our cash value accumulation universal life policies available at the time of exchange. The Cash Surrender Value on the new policy may not be greater than the Cash Surrender Value on the policy being exchanged. Not available for policy ages 76 and above or if there is an outstanding policy loan.

4. Subject to eligibility requirements. The death benefit will be reduced by the amount of the death benefit accelerated. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated.

ACCELERATED DEATH BENEFIT ENDORSEMENT – CRITICAL ILLNESS IS NOT HEALTH INSURANCE NOR IS IT INTENDED TO REPLACE HEALTH INSURANCE.

ACCELERATED DEATH BENEFIT ENDORSEMENT – CRITICAL ILLNESS IS NOT DISABILITY INSURANCE NOR IS IT INTENDED TO REPLACE DISABILITY INSURANCE.

Agents offering, marketing, or selling accelerated death benefits for chronic illness in California must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long-term care insurance to clients. You must provide clients with the ADBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purpose only, not for conversions.

5. Source: Internal data, Midland National underwriting Department, September 7, 2023.

Essential Guaranteed Universal Life Insurance is issued on policy form series L146 or state variation, including all applicable endorsements and riders, by Midland National Life Insurance Company, West Des Moines, IA. Products, features, endorsements, riders or issue ages may not be available in all states and jurisdictions. Limitations or restrictions may apply.

Regional Distribution Partners are Regional Sales Directors who are independent agents contracted with Midland National and Regional Vice Presidents who are employees of Midland National.

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.

