

XL-CV4

(Indexed Universal Life-Cash Value 4)

NOT FOR USE IN CALIFORNIA.



XL-CV4 combines the death-benefit protection of life insurance with the opportunity to earn interest linked to the upward movement of a stock market index – without the risk of market loss. XL-CV4’s features are specifically designed to help build long-term cash values.

Market	XL-CV4 is a long-term cash-value product that best fits the retirement planning market. It offers attractive compensation and may be appropriate for cases designed with high level funding at target or above.						
Highlights	<ul style="list-style-type: none">• Solid death-benefit protection• A No-Lapse Guarantee of 15 to 20 years depending on issue age• Five underwriting classes• Higher index caps and participation rates than Midland National’s other Indexed UL products• Interest Bonuses on both the Fixed and Indexed Accounts• Minimum Account Value – A 3% average annual interest-rate guarantee evaluated every eight years and on death, lapse, surrender or policy maturity• Accelerated Death Benefit Endorsements for Critical, Chronic and Terminal Illness – subject to eligibility for issue age and substandard ratings. (Refer to the Accelerated Death Benefit Endorsement feature card, 16512). Please see the State Availability section of this feature card for details on availability.• Net Zero-Cost Loans in years 6+ when Standard Policy Loans are chosen• Variable Interest Rate Policy Loans available in years 6+• Overloan Protection Benefit Option• Protected Death Benefit Option• High two-year rolling targets						
Issue Age	Age is calculated on an Age Last Birthday basis. <table border="1"><tr><td>Non-Tobacco Class</td><td>Ages 0 (15 Days) - 75</td></tr><tr><td>Preferred Classes</td><td>Ages 18-75</td></tr><tr><td>Tobacco Class</td><td>Ages 15-75</td></tr></table>	Non-Tobacco Class	Ages 0 (15 Days) - 75	Preferred Classes	Ages 18-75	Tobacco Class	Ages 15-75
Non-Tobacco Class	Ages 0 (15 Days) - 75						
Preferred Classes	Ages 18-75						
Tobacco Class	Ages 15-75						
Death Benefit	<p>Options Option 1 — Level Death Benefit Option 2 — Increasing Death Benefit</p> <p>Minimum Specified Amount \$25,000 for all ages and classes</p> <p>Maximum Specified Amount Unlimited (subject to Underwriting approval)</p>						

Death Benefit (Continued)	Three Bands <table border="1" data-bbox="527 163 967 304"> <tr> <td>Band 1</td> <td>\$25,000 to \$99,999</td> </tr> <tr> <td>Band 2</td> <td>\$100,000 to \$999,999</td> </tr> <tr> <td>Band 3</td> <td>\$1,000,000 and above</td> </tr> </table>	Band 1	\$25,000 to \$99,999	Band 2	\$100,000 to \$999,999	Band 3	\$1,000,000 and above
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Band 2	\$100,000 to \$999,999						
Band 3	\$1,000,000 and above						
Underwriting	Classes and Guidelines This product has five underwriting classifications. Refer to the Underwriting Guidelines brochure (4379) for details. <ul style="list-style-type: none"> • Preferred Plus Non-Tobacco • Preferred Non-Tobacco • Non-Tobacco • Preferred Tobacco • Tobacco Substandard Available through Table P for issue ages 0-75						
Application Code	<table border="1" data-bbox="532 703 1071 856"> <thead> <tr> <th>App Code</th> <th>Commission Option</th> </tr> </thead> <tbody> <tr> <td>XL-CV4A</td> <td>Option A (Heaped)</td> </tr> <tr> <td>XL-CV4B</td> <td>Option B (Asset-based)</td> </tr> </tbody> </table>	App Code	Commission Option	XL-CV4A	Option A (Heaped)	XL-CV4B	Option B (Asset-based)
App Code	Commission Option						
XL-CV4A	Option A (Heaped)						
XL-CV4B	Option B (Asset-based)						
No-Lapse Guarantee	<p>If the minimum No-Lapse Guarantee premium requirements are met, we guarantee coverage will not expire during the No-Lapse Guarantee Period. Subject to premium payment requirements.</p> <table border="1" data-bbox="532 1008 1140 1159"> <thead> <tr> <th>Issue Age</th> <th>No-Lapse Guarantee Period</th> </tr> </thead> <tbody> <tr> <td>0-54</td> <td>Earlier of 20 years or attained age 70</td> </tr> <tr> <td>55+</td> <td>15 years</td> </tr> </tbody> </table> <p>Payment of a premium amount that is equal to, but not greater than, the No Lapse Guarantee Premium will keep the Policy in force during the No Lapse Guarantee Period, but may result in the buildup of a lower Net Cash Surrender Value. If the No Lapse Guarantee Period is terminated, significantly higher premiums than those required to satisfy the No Lapse Guarantee Period may be necessary to maintain the Policy in force.</p>	Issue Age	No-Lapse Guarantee Period	0-54	Earlier of 20 years or attained age 70	55+	15 years
Issue Age	No-Lapse Guarantee Period						
0-54	Earlier of 20 years or attained age 70						
55+	15 years						
Indexed UL Marketing Dos and Don'ts	DO... <ul style="list-style-type: none"> • Emphasize that the product is designed to provide life insurance protection. • Emphasize the guarantees, including protection of premium and the guaranteed interest rates. • Refer to the applicable index only as a factor that in part determines the interest to be credited at the end of a term and not as a vehicle for participation in stock market gains or returns. • Emphasize that the company credits interest, not that purchasers get “market gains” or “market growth.” • Clearly state that the product is not an investment in the “market” or in the applicable index. • Emphasize the long-term nature of the product and be clear about surrender charges. • Emphasize the insurance benefits of the product. • Be clear that the participation rate and/or cap may change and may be different in the future. • Be clear that Midland National is the entity backing the guarantees provided by the product. • Disclose that the indexed interest could be less than with a traditional product and could be zero. • Disclose index universal life, products are subject to all policy fees and charges normally associated with most universal life insurance. 						

**Indexed UL Marketing
Dos and Don'ts
(Continued)**

DO NOT

- Do not place undue emphasis on the index.
- Do not use investment terms such as “investment performance,” “trading day,” “investment returns,” “maximizing returns,” “Wall Street,” the “stock market,” or “market risk” except with extreme care (and appropriate caveats).
- Do not describe the product’s indexing feature or formulas as a means of “participation” in the “stock markets,” the “equity markets,” or the index, although indexing may be appropriately described as providing the potential for higher interest rates over the long term.
- Do not provide a partial or complete list of the stocks or the companies that comprise any of the indexes (such a list might suggest that the owner is indirectly investing in those stocks).
- Do not emphasize similarities to variable universal life, variable annuities, mutual funds, or other investment vehicles.
- Do not describe the product as like or similar to variable life with a guaranteed floor or principal protection.

Index Selection Options

Please refer to the **Index Selection Guide** and the **Interest and Index Options Brochure** (form 10728 and 12099) for detailed information about index selections, index caps and participation rates. To learn more about the mechanics of Midland National’s Indexed Universal Life products, please refer to the **Indexed Universal Life Agent Guide** (form 10505).

Indexes

XL-CV4 offers six indexes.

1. The Standard & Poor’s 500 Composite Stock Price Index (S&P 500®)
2. The Standard & Poor’s 400 Index (S&P MidCap 400®)
3. The Dow Jones Industrial Average® (DJIA®)
4. The NASDAQ-100®
5. The Russell 2000®
6. The EURO STOXX 50®

Crediting Methods

XL-CV4 offers four crediting methods.

1. Annual Point-to-Point
2. Optimal (Multi-Index) Annual Point-to-Point
3. Daily Averaging
4. Monthly Point-to-Point

Index Selections

A total of 13 index selections are available through the combination of indexes and crediting methods.

Index Selection	Index	Crediting Method
1	S&P 500®	Annual Point-to-Point
2	S&P 500®	Monthly Point-to-Point
3	S&P 500®	Daily Averaging
4	DJIA®	Annual Point-to-Point
5	DJIA®	Daily Averaging
6	NASDAQ-100®	Annual Point-to-Point
7	S&P Mid-cap 400®	Annual Point-to-Point
8	S&P Mid-cap 400®	Daily Averaging
9	Russell 2000®	Annual Point-to-Point
10	Russell 2000®	Daily Averaging
11	EURO STOXX 50®	Annual Point-to-Point
12	Optimal Strategy (Multi-Index)	Optimal (Multi-Index) Annual Point-to-Point
13	Uncapped S&P 500®	Annual Point-to-Point

<p>Interest Rates</p>	<p>Current Interest Rate for the Fixed Account This product credits a competitive current interest rate on the Fixed Account. (Contact the Administrative Office for the current rate.) The current interest rate is subject to change.</p> <p>Guaranteed Interest Rate for the Fixed Account The guaranteed interest rate on the Fixed Account is 3.00% in all years.</p>
<p>Interest Bonus and Index Credit Bonus</p>	<p>In addition to multiple index and crediting options, the XL-CV4 offers bonuses on both the Fixed Account and the Index Account:</p> <ul style="list-style-type: none"> • The Fixed Account's current interest rate is increased by a 0.75% bonus in policy years 11+, as long as the company is crediting interest rates above the minimum guaranteed rate of 3%. Interest Bonus percentage is subject to change; however, once a policy is issued, the percentage will not change. The interest bonus is not applied to loaned funds. • For the Index Account, the same bonus and years apply as for the Fixed Account. The interest bonus on the Indexed Account however, is unconditional; it is paid regardless of whether the company is crediting interest above the Fixed Account's guaranteed minimum rate. This bonus is applied after the comparison to the cap and floor; thus, it will be paid regardless of the index performance. (The appropriate bonus is applied at the end of each index period in the designated years.)
<p>Minimum Account Value</p>	<p>XL-CV4 offers a 3% average annual interest rate guarantee through the Minimum Account Value. The Minimum Account Value uses an interest rate of 3% in all years for all premiums, regardless of whether they are allocated to the Fixed Account or the Index Account. Monthly deductions are subtracted from the Minimum Account Value and Surrender Charges apply.</p> <p>At specific points in time, the Account Value will be compared to the Minimum Account Value. If the Account Value is less than the Minimum Account Value, we will increase the Account Value so that it is at least as large as the Minimum Account Value. For XL-CV4, we make this comparison after every eight policy years (8, 16, 24,...), as well as at the time of any policy termination (including death, surrender, lapse, or maturity).</p>
<p>Overloan Protection Benefit Option</p>	<p>An ideal benefit for those clients that will use their policy as an income supplement vehicle, the Overloan Protection Benefit will keep the policy from lapsing due to excessive loans and continue to provide death benefit coverage. If elected, the guarantee provided by this benefit may help a client avoid the adverse tax consequences that can result from a policy lapsing due to excessive loans or withdrawals*.</p> <p>Benefit guidelines include:</p> <ul style="list-style-type: none"> • Guaranteed during the Overloan Protection Period, the policy will remain in effect until the insured's death provided (a) the policy is not terminated due to surrender; and (b) the policyowner does not take policy loans or withdrawals during the Overloan Protection Period. • Election of this benefit may reduce the specified amount. • Available provided the following conditions are met: <ul style="list-style-type: none"> - The policy has been in effect for at least 15 policy years; and - The insured's policy age is at least age 65; and - Withdrawal of all premium has been made; and - Policy debt does not exceed the Overloan Election Amount. - If the Overloan Protection Benefit is in effect, all endorsements and riders are terminated.

Overloan Protection Benefit Option (Continued)

- May not be elected if the Protected Death Benefit or Accelerated Death Benefit are in effect.
- The Overloan Election Amount is:
 - 89% of the account value for policy ages that are greater than or equal to age 65, but less than or equal to age 74.
 - 93% of the account value for policy ages that are greater than or equal to age 75.
- The benefit becomes effective on the monthly anniversary date that follows the date we receive a written notice from the policyholder electing the benefit.
- Loan repayment can be made at anytime during the Overloan Protection Period. Interest charged on Policy Debt will continue to accrue during the Overloan Protection Period.
- During the Overloan Protection Period, the amount of the death benefit will be determined exclusively by the level death benefit option and will be equal to the greater of the following amount for the then current policy year:
 - a) 100% of the account value as of the date of the insured's death; and
 - b) The minimum amount of death benefit necessary for the policy to continue its qualification as a life insurance policy for federal tax purposes
- The Overloan Protection Benefit is subject to limitations outlined in the policy.

*Neither Midland National nor its agents give tax or legal advice. Please advise your clients to consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

Protected Death Benefit Option

Protected Death Benefit

The Protected Death Benefit is an excellent option for clients who will use their policy to help supplement their income, but also desire the guarantee of a specific death benefit amount upon their death. In some cases, clients may determine that they do not require the level of death benefit coverage as originally issued on the policy. The guarantee provided allows the client to choose their minimum death benefit amount, while they continue to access their accumulated policy values through loans or withdrawals.

Benefit guidelines include:

- Guarantees that the policy will remain in effect and that the death benefit, less any policy debt at the insured's death, shall at least be equal to the Protected Death Benefit Amount, provided:
 - Policyowner has elected the Protected Death Benefit.
 - No loans or withdrawals are taken that exceed the Protected Death Benefit Distributable Account.
- Benefit may be elected provided:
 - The policy has been in force for at least 15 policy years; and
 - The insured's policy age is equal to or greater than age 65; and
 - The policy debt is less than the Protected Death Benefit Distributable Fund; and
 - The death benefit option is level.
- Cannot be elected if the Overloan Protection Benefit or Accelerated Death Benefits are in effect, or if the ratio of the policy debt to the account value is greater than the Protected Death Benefit Distributable Account Percentage.
- Maximum benefit: Determined by the net cash surrender value at the time of election. The amount depends on the Protected Death Benefit Distributable Account percentage, policy age, gender, and premium class of the insured. The maximum Protected Death Benefit Amount will be less than or equal to the specified amount of insurance at the time the Protected Death Benefit is exercised.
- Minimum benefit: \$25,000.

Protected Death Benefit Option (Continued)

- We will notify the policyowner by mail within 60 days after the policyowner becomes eligible to elect the benefit. The benefit becomes effective on the monthly anniversary date that follows the date we receive a written notice from the policyowner electing the benefit.
- The Protected Death Benefit Distributable Account is equal to 97% of the result of (a) less (b), where:
 - a) Is the account value; and
 - b) Is the greater of (1) and (2) where,
 - 1) Is (100% - the Protected Death Benefit Percentage) times the account value; and
 - 2) Is the Protected Death Benefit Account.
- The Protected Death Benefit Interest Rate is 4% for all policy years.
- The Protected Death Benefit is subject to limitations outlined in the policy.

Premiums

Minimum No-Lapse Guarantee Premium

The total minimum premium for a policy is determined by adding the minimum premium for the primary insured, the minimum premium for Waiver of Charges and Accidental Death Benefit riders, if included, and the current premium for any other riders that may be included, plus the annual expense charge. Minimum premiums vary by band. To determine a substandard minimum premium, multiply the minimum premium rate by the appropriate table rating factor.

Maximum Premium

This is the most money that can be paid in order to continue qualification as a life insurance policy as defined by the IRS. This premium will vary depending on whether the Guideline Premium or Cash Value Accumulation Test is chosen.

The Guideline Premium Test requires that the sum of the premiums paid cannot at any time exceed the greater of the guideline single premium (Maximum Single Premium) or the sum of the guideline level premiums (Maximum Level Annual Premium). The Guideline Premium Test also requires that the death benefit must always be greater than or equal to the Account Value multiplied by a specified corridor percentage, which is shown in the policy.

The Cash Value Accumulation Test (CVAT) requires that the Account Value does not at any time exceed the net single premium that would be necessary to fund future benefits under the policy. If needed, the Death Benefit will be increased to ensure that this requirement is met.

The Maximum Premium method to be used is selected by the policyowner at the time of application and cannot be changed after issue.

Target Premium

The target premium is the maximum amount of premium on which the highest rate of first-year commissions will be paid. Premium in excess of target premium will receive commissions at a renewal type rate. Target premiums differ by issue age, gender, and underwriting class.

This product allows rolling target premiums for the first two policy years. First-year commissions paid in year two do not count towards production bonuses and/or Club credits.

Minimum Payment

The minimum premium cannot be less than \$50 annually; \$50 semi-annually; \$25 quarterly; or \$10 monthly EFT. Payments must be at least this large even if the minimum premium requirement would seem to allow less.

Premium Payment Modes

Premiums are payable Annually, Semi-Annually, Quarterly, Monthly, Single Pay or Lump Sum. They may be submitted as EFT, Direct Billing (except monthly), List Billing, or Military Government Allotment. The Civil Service Allotment mode is available for an additional fee.

Systematic Premium Allocation

XL-CV4 offers a Systematic Premium Allocation (SPA) option that allows policyowners to place premium in the Fixed Account and have that premium automatically transferred to the Index Selections that they specify. Policyowners may designate money for SPA at any time. That money will then be transferred monthly to the chosen Index Selections in equal amounts until the Fixed Account is exhausted or until the policyowner requests termination of the program. The Fixed Account will be credited interest at the current Fixed Account rate until it is transferred to the Index Selections. The minimum amount that can be designated for SPA is \$2,400.

Policyowners may change the SPA Transfer amount or the SPA Premium Allocation percentages twice each Policy Year. This feature is useful for a variety of situations, including lump sums paid at issue and annual premium payments. To utilize the SPA option, please complete form 10809.

Note: We also offer an Enhanced SPA Program. With this option, the premium allocations for the policy will be adjusted for all future premium payments to be allocated directly to the SPA program, unless we are instructed otherwise. The Enhanced SPA Program will not be allowed if the policy is being paid by scheduled monthly premiums.

Charges and Deductions

Cost of Insurance Rates

The current cost of insurance rates vary according to gender, underwriting class, issue age and band. The guaranteed cost of insurance rates are based on 2001 CSO gender-distinct, composite mortality table.

Policy Expense Charge

The per policy expense charge is \$96 annually, (\$8 a month) in all years up to age 100, on a current and guaranteed basis.

Unit Expense Charge

The monthly per \$1,000 expense charge varies by gender, underwriting class, issue age and band. On a current basis, this charge applies in years 1-10 for Non-Tobacco classes and years 1-20 for Tobacco classes. On a guaranteed basis, the charge applies in years 1-20 for all classes.

Percent of Account Value Charge

On a current basis, this charge is 0.05% per month (0.60% annually) in years 1-10 and 0.033% per month (0.396% annually) in years 11+. On a guaranteed basis, the charge is 0.05% per month (0.60% annually) in all years up to age 100. This charge is applied to non-loaned money only.

Premium Load

There is a premium load of 5% of all paid premium on the XL-CV4. On a current basis, this load applies in years 1-10 only. On a guaranteed basis, the load applies in all years up to age 100.

Surrender Charges

Surrender Charges vary by gender, issue age and duration. Surrender Charges are in effect for 15 years. If the Specified Amount is increased, an additional surrender charge will apply for 15 years following the increase (or attained age 95 if earlier). If the Specified Amount is decreased while a surrender charge is in effect, then a decrease charge will apply. Future surrender charges will be lowered to reflect the lower Specified Amount. See the policy for details.

Maximum Loan Value

The maximum loan value is equal to the Net Cash Surrender Value, less the estimated monthly deductions for three policy months, less the net Loan Interest on new and existing loans for three months.

Standard Policy Loans

Standard Policy Loans are available starting the first policy year. During the first five policy years, the guaranteed loan rate on Standard Policy Loans is 6.0% (the current loan rate is 4.25%), and 3.0% is credited on the portion of the account value backing a standard policy loan, for a current net loan rate of 1.25% and a guaranteed net loan rate of 3.0%.

Guaranteed Net Zero-Cost Loans

After five policy years, guaranteed Net Zero-Cost Loans (loans charged and credited at 3.0% for a net zero cost) are available on the full loan value of the policy.

Variable Interest Rate Policy Loans*

Variable Interest Rate Loans are available after five policy years. Interest charged on Variable Interest Rate Loans is based on the Moody's Corporate Bond Yield Average - Monthly Average Corporates, as published by Moody's Investor's Services, Inc. We will determine the interest rate for Variable Interest Rate Policy Loans as of March 31, June 30, September 30, and December 31 of each calendar year. For any particular policy, we may only change the Variable Interest Rate Policy Loan Interest Rate once a year on the Policy Anniversary. The interest rate will never be less than 4% or greater than 6%. Interest rates credited will be based on the allocation of money between the Fixed Account and Indexed Account(s). Thus, interest credited may be more or less than interest charged. The policyowner can request how much loaned money comes from the Fixed Account interest and/or index credits as unloaned money. (Zero-Cost Loans are not available with a Variable Interest Rate Loan.)

Although the policyowner may not have both Net Zero-Cost and Variable Interest Rate Loans at the same time, the policyowner may change the loan type on a Monthly Anniversary. The remaining balance will be transferred to the new loan.

*The net cost of a variable interest rate loan could be negative if the credits earned are greater than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged on variable interest loans. In brief, Variable Interest Rate Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.

Withdrawals

Partial withdrawals of the net cash surrender value are limited to 50% in policy year one and to 90% each year thereafter. The first withdrawal in each year is free. After that, each subsequent withdrawal is subject to a \$25 withdrawal fee. Minimum withdrawal amount is \$500.

A withdrawal charge is made if any surrender charge remains at the time of withdrawal and the death benefit option is Level (Option 1). The withdrawal charge is equal to the withdrawal's pro rata share of the specified amount times the surrender charge on the date of the withdrawal. There is no withdrawal charge for the Increasing death benefit option (Option 2).

Full withdrawals (surrenders) are allowed and are subject to the full surrender charge.

Automatic Distribution Option

Policyowners may select an Automatic Distribution Option (ADO) that establishes automatic monthly, quarterly, semi-annual or annual systematic distribution (loans or partial withdrawals) from the policy as long as there is sufficient net cash surrender value.

<p>Loans, Withdrawals and Distribution Options (Continued)</p>	<p>In some situations loans and withdrawals may be subject to federal taxes.</p> <p>Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.</p> <p>Midland National does not give tax or legal advice. Clients should be instructed to consult with and rely on their own tax advisor or attorney for advice on their specific situation.</p>
<p>Extended Maturity</p>	<p>Midland National guarantees that no further policy deductions will be made beyond age 100. If the policy is still in force at the insured's age 120, and if the IRS will still treat the policy as life insurance past age 120, the owner may elect to extend the maturity date. The death benefit must be Level (Option 1).</p> <p>In some states, if the maturity date is extended beyond age 121, the death benefit must be equal to the Account Value.</p> <p>If the extension is elected, the following restrictions apply:</p> <ul style="list-style-type: none"> • No increase in Specified Amount • No changes in death benefit option • No further premium payments • No monthly deductions • All Account Value is transferred to the Fixed Account • Any riders or supplemental benefits are terminated
<p>Accelerated Death Benefit Endorsement State Availability for XL-CV4</p>	<p>The Accelerated Death Benefit Endorsement for Critical, Chronic and Terminal Illness is approved in all states except Connecticut, Florida, California and New York.</p> <p>Connecticut The Accelerated Death Benefit Endorsement for Chronic and Terminal Illness is available in Connecticut. The critical illness benefit is not available in Connecticut. Please reference the Accelerated Death Benefit Endorsements Feature Card (16512) for more details.</p> <p>Florida In Florida, the chronic and terminal benefits are available as riders. Please reference the Accelerated Death Benefit Rider Feature Card (11846) for more details. The critical illness benefit is not available in Florida.</p> <p>California Please see feature card, 15342-X for more information on XL-CV4 in California. Midland National is not licensed to sell in the state of New York.</p>
<p>Riders and Endorsements</p>	<p>Accelerated Death Benefit Endorsements for Critical, Chronic and Terminal Illness - TR169 or state variation; Accelerated Death Benefit Endorsement for Chronic and Terminal Illness - TR155 or state variation; Accelerated Death Benefit Endorsement for Terminal Illness - TR156 or state variation). Please reference the Accelerated Death Benefit Endorsement feature card 16512. Note: For Florida only, this benefit is a rider, Accelerated Benefit Riders (ABR-C on TR137B, ABR-T on TR138A or state variation). Please reference the Accelerated Benefit Rider feature card 11846.</p> <p>Accidental Death Benefit (ADBT-12 or state variation): Refer to feature card 8880.</p> <p>Children's Term Insurance Rider (TR151 or state variation): Refer to feature card 14014.</p> <p>Flexible Disability Benefit (WPT-23 and WP241 or state variation): Refer to feature card 4885.</p>

Riders and Endorsements (Continued)	<p>Guaranteed Insurability Rider (TR74A1 or state variation): Refer to feature card 4706.</p> <p>Waiver of Charges (WP104 or state variation): Refer to feature card 8880.</p>
Form	<p>XL-CV4 is issued on form L140 by Midland National Life Insurance Company, One Sammons Plaza Sioux Falls, SD 57193. Product, features, endorsements, riders or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.</p>
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