

SummitSM Navigate Fixed Index Annuity

Issued by Midland National® Life Insurance Company

Fixed index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

The SummitSM Navigate Fixed Index Annuity is issued on base contract form MC402A/ICC19-MC402A or appropriate state variation, including all applicable endorsements and riders.

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