

# Fixed Index Annuity Allocation form for NAC VersaChoice<sup>SM</sup>



Mail to: P.O. Box 14432, Des Moines, IA 50306-3432

**Instructions:** Make sure all allocations equal 100%, and complete all applicable signatures.

### Monthly Point-to-Point (subject to an Index Cap Rate)

S&P 500<sup>®</sup> Index    %

### Annual Point-to-Point (subject to an Index Cap Rate)

S&P 500<sup>®</sup> Index    %

### Annual Point-to-Point (subject to a Participation Rate)

S&P 500<sup>®</sup> Index    %

S&P Multi-Asset Risk Control 5%  
Excess Return Index (S&P MARC 5% ER)    %

### Annual Point-to-Point (subject to an Index Margin)

S&P 500<sup>®</sup> Low Volatility Daily Risk  
Control 5% Index    %

### Two-year Point-to-Point (subject to a Participation Rate)

S&P 500<sup>®</sup> Index    %

S&P Multi-Asset Risk Control 5%  
Excess Return Index (S&P MARC 5% ER)    %

**Fixed account**    %

The following crediting strategies use a participation rate crediting method. The Enhanced Participation Rate is available in an Annual Point-to-Point and a Two-year Point-to-Point and includes a strategy charge for a higher participation rate compared to the Non-Enhanced Participation Rate with a lower participation rate which does not include a strategy charge. The strategy charge is assessed on the percentage chosen in exchange for the enhanced rate and is known as a "Strategy Fee Annual Percentage" in your contract. The charge is deducted once each term from your accumulation value which may result in a loss of premium in certain scenarios. The charge equals 1.50% and is guaranteed to stay the same for the life of the contract. The annual charge is multiplied by two for the Two-year Point-to-Point crediting strategy.

### Annual Point-to-Point

Fidelity Multifactor Yield Index 5% ER  
Non-Enhanced Participation Rate  
(does not include a strategy charge)    %

Morgan Stanley Dynamic Global Index  
Non-Enhanced Participation Rate  
(does not include a strategy charge)    %

Fidelity Multifactor Yield Index 5% ER  
Enhanced Participation Rate (includes a strategy charge\*)    %

Morgan Stanley Dynamic Global Index  
Enhanced Participation Rate  
(includes a strategy charge\*)    %

### Two-year Point-to-Point

Fidelity Multifactor Yield Index 5% ER  
Non-Enhanced Participation Rate  
(does not include a strategy charge)    %

Morgan Stanley Dynamic Global Index  
Non-Enhanced Participation Rate  
(does not include a strategy charge)    %

Fidelity Multifactor Yield Index 5% ER  
Enhanced Participation Rate (includes a strategy charge\*)    %

Morgan Stanley Dynamic Global Index  
Enhanced Participation Rate  
(includes a strategy charge\*)    %

Ask your sales representative for availability in your state.

**Allocation percentages  
must be whole numbers  
and equal 100%**

\*The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free withdrawal amount, a full surrender or the end of the term from the accumulated value allocated to the enhanced participation rate method. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium.



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**Signatures**

Signed at:

City

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State

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Owner signature: \_\_\_\_\_

Date: 

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Joint Owner signature: \_\_\_\_\_

Date: 

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Agent/Representative signature: \_\_\_\_\_

Date: 

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The Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to Midland Nationa<sup>®</sup> Life Insurance Company (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or the Product's contract owners. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index.

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