

MIDLAND NATIONAL Life Insurance Company

SIDE-BY-SIDE COMPARISON OF SHARE CLASS AND SUB-ACCOUNT COSTS

The purpose of this worksheet is to disclose and highlight comparisons between various share classes used within a variable annuity. In particular, the cost characteristics of each class and sub-account are identified. It is your Financial Professional's responsibility to discuss these disclosures in detail so that you fully understand your allocations and choices.

Client Name(s): _____

Product Name	CDSC Years	Upfront Load	Contract Fee	M&E Risk Fee	Admin Charges	Penalty Free Withdrawal
Livewell VA w/ Value Endorsement 7	7	0 %	\$40 if contract value is under \$50k	1.15 %	0.0 %	10 % of remaining premium
Livewell VA w/ Value Endorsement 5	5	0 %	\$40 if contract value is under \$50k	1.25 %	0.0 %	10 % of remaining premium
Livewell VA	0	0 %	\$40 if contract value is under \$50k	1.35 %	0.0 %	100 %

CDSC Years Chosen by Client: _____ CDSC Schedule _____ Annual Contract Fee \$ _____

Reasons for Decision: _____

Administrative Expense _____ %	Rider Fees _____ %
Mortality & Expense Charge (excluding riders) _____ %	Advisory Fees _____ %
Subaccount charges (average for initial and anticipated future) _____ %	Total Annual Expenses (%) _____ %

Annual Subaccount Fees for This Annuity

Subaccount name: _____	Fee: _____ %	Subaccount Name: _____	Fee: _____ %
_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %

Risk Tolerance: _____ Conservative _____ Moderate _____ Conservative _____ Moderate _____ Aggressive _____ Aggressive

Investment Objective: _____ Income _____ Growth & Income _____ Growth

Years Investing Experience _____

Are the Investment Objective, Risk Tolerance or Time Horizon different than your Customer Investment Profile indicates? _____ Yes _____ No

You acknowledge you have reviewed and discussed this comparison with your Financial Professional.

_____ _____

Client 1 **Client 2**

The information on this form is true and accurate, and I have discussed this comparison in detail with the Client.

Financial Professional: _____ Rep # _____