

Oak Elite ADV®

flexible premium deferred registered index-linked variable annuity (RILA)

State availability and forms chart

Issued by Midland National® Life Insurance Company

Effective Oct. 28, 2025



New updates are listed in red.

Forms information

Annuity ACH form (26635R-VA):

- Required when the initial premium is drafted via ACH.

Annuity Training Resolicitation form (33871R):

- Required when an annuity application needs to be dated after the representative completes product training.

Client advisor authorization form (32041Y-ADV):

- Required when the clients wants to authorize an RIA firm or Investment Advisor to obtain policy information, transact or draw an advisory fee on the contract.

Dollar cost averaging form (37474Y):

- Required to elect dollar cost averaging.

Non-resident verification form (19305R):

- Required when the annuity is signed in a state other than the resident state of the annuity owner(s).

Trust certification form (34463R):

- Required when a trust is the owner of the annuity.

State-specific forms information

AL arbitration agreement (12538Y-01):

- Required for all annuity sales.

CT product comparison form (37706Y):

- Required for all annuity sales.

FL Replacement Form (6153):

- Required for internal replacements.

MN product comparison form (37706Y):

- Required for all annuity sales.

MN Acknowledgment for Oak Elite ADV Application (ICC24-34931Y_ADV_MNSUPP):

- Required for all annuity sales.

NV replacement disclosure comparison statement (12338-NV):

- Required for all annuity to annuity replacements.

Other information

- Inherited IRA and non-qualified stretch are not available if a guaranteed lifetime withdrawal benefit (GLWB) rider is elected.

An investment in the Oak Elite ADV® Annuity is subject to the risk of poor investment performance and can vary depending on the performance of the investment options you choose. Each investment option has its own unique risks. You should review the investment options before making an investment decision. The prospectus and/or summary prospectus contain this and other information. You or your client can visit midlandnational.com/va-prospectus, or call 833-492-0022 to obtain a current prospectus for the Oak Elite and its underlying investment options.

The Oak Elite ADV® Annuity (AS207A-ADVcontract) and AR422A, AR423A, AR424A, AR421A, AR394A.2-CAP and AR394A.2-PR (riders, waivers and endorsements) is issued by Midland National® Life Insurance Company, West Des Moines, Iowa 50266. The Oak Elite ADV® variable annuity is not available in New York. Variable products are distributed by Sammons Financial Network®, LLC., member FINRA. Sammons Financial Network®, LLC., Midland National® Life Insurance Company is an affiliated company and wholly owned subsidiary of Sammons® Financial Group, Inc.

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

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State	Oak Elite ADV® RILA Approved	Application	Replacement Notice*
AK	X	ICC25-34931Y_ADV	6779*
AL	X	ICC25-34931Y_ADV	6779*
AR	X	ICC25-34931Y_ADV	6779*
AZ	X	34931Y_ADV-2	6779*
CA	-	-	-
CO	X	34931Y_ADV-2	6779*^
CT	X	ICC25-34931Y_ADV	6779*
DE	X	ICC25-34931Y_ADV	6779-DE
DC	X	ICC25-34931Y_ADV	6779
FL	X	34931Y_ADV-2	6779-FL
GA	X	ICC25-34931Y_ADV	6779
HI	X	ICC25-34931Y_ADV	6779*
ID	X	ICC25-34931Y_ADV	6779-ID
IL	X	ICC25-34931Y_ADV	6779-IL A & B
IN	X	ICC25-34931Y_ADV	6799-IN
IA	X	ICC25-34931Y_ADV	6779*
KS	X	ICC25-34931Y_ADV	6779Y-KS-B
KY	X	ICC25-34931Y_ADV	6779*
LA	X	ICC25-34931Y_ADV	6779*
ME	X	ICC25-34931Y_ADV	6779*
MD	X	ICC25-34931Y_ADV	6779*
MA	X	ICC25-34931Y_ADV	6779-MA
MI	X	ICC25-34931Y_ADV	6779
MN	X	ICC25-34931Y_ADV	6779-MN
MO	N/A	N/A	N/A
MS	X	ICC25-34931Y_ADV	6779*
MT	X	ICC25-34931Y_ADV	6779*
NE	X	ICC25-34931Y_ADV	6779*
NV	X	ICC25-34931Y_ADV	6779-NV
NH	X	ICC25-34931Y_ADV	6779*
NJ	X	ICC25-34931Y_ADV	6779*
NM	X	ICC25-34931Y_ADV	6779*
NC	X	ICC25-34931Y_ADV	6779*
ND	X	ICC25-34931Y_ADV	6779
OH	X	ICC25-34931Y_ADV	6779*
OK	X	ICC25-34931Y_ADV	6779-OK
OR	-	-	-
PA	X	ICC25-34931Y_ADV	6779-PA
RI	X	ICC25-34931Y_ADV	6779*
SC	X	34931Y_ADV-2	6779*
SD	X	34931Y_ADV-2	6779*
TN	X	ICC25-34931Y_ADV	6779-TN
TX	X	ICC25-34931Y_ADV	6779*
UT	X	ICC25-34931Y_ADV	6779*
VT	N/A	N/A	N/A
VA	-	-	-
WA	X	ICC25-34931Y_ADV	6779-WA
WV	X	ICC25-34931Y_ADV	6779
WI	X	ICC25-34931Y_ADV	6779*
WY	X	ICC25-34931Y_ADV	6779-WY

* A replacement notice is required if the applicant owns an annuity OR life insurance policy. Product and feature availability may vary by state and financial institution.

^For Colorado: If a resident purchases a life insurance or annuity contract outside the state of Colorado involving a replacement, the issuing company must receive the Colorado replacement form along with the replacement form required for the state in which the application is signed. If that replacement form is the same version that Colorado uses, only one replacement form is required.

REV 10-28-25