

Can't Find Your Certificate Number?

When registering an account for online access to your certificate information, you will need to include your certificate number so that we can accurately validate your identity and safeguard your information.

There are several documents that display the certificate number. We have provided examples of where you may find them. See below:

Welcome Letter

Your certificate number is in two different areas of the letter:

1. **Page One**—located in the middle of the second paragraph



January 26, 2026

HERMAN MUNSTER
1313 MOCKINGBIRD LANE
MOCKINGBIRD HEIGHTS, WA 93745

Dear MR. MUNSTER,

We are pleased to let you know that MH SAVINGS BANK has chosen Midland National Life Insurance Company ("Midland") to process your future pension benefit. You will receive your payments from Midland starting with your 2/1/2026 payment. For your 1/1/2027 payment, you will receive your direct deposit on **January 4th at 1:00 pm eastern time** since January 1st is a holiday and reflected on your 1099-R from us for 2027. Your 1099-R for 2026 will be mailed in late January 2027.

A summary of your information and if applicable, survivor or beneficiary information, is included on the back of this letter. Please review this information and notify us if anything is incorrect. If you would like to utilize our website to view or request changes to your information or to access your 1099-R when it is available, please have your certificate number available, 987654 and signup at www.midlandnationalpension.com. If needed, you can find instructions for creating an account by clicking on the 'Need Help?' link. In the next several weeks, you will be receiving another mailing from us with your policy certificate and other important information.

Midland, a Sammons Financial company, was founded in 1906 and is a financial services company that offers life insurance and annuities. As a privately owned company, Midland is not subject to the short-term earnings pressures that publicly held companies often face and can make decisions that benefit all parties over the long-term. By putting policyholders first and focusing on the long-term rather than the short-term, we've been able to establish a strong, enduring company that Midland policyholders can trust.

If you have any questions, you can reach us by any of the following methods.

- Call toll free: 1-833-496-0546
- E-mail: pension@midlandnational.com
- Mail: 4225 38th St S, Ste 201, Fargo, ND 58104
- Fax: 701-433-6625
- www.midlandnationalpension.com

Sincerely,

Joseph Paul
President
Sammons Corporate Markets

Your certificate
number is here

2. **Page Two**—located at the top of the page on the second line across from the Certificate Number field

Your certificate number is here

Group Contract Number	191291
Certificate Number	987654
Full Name	HERMAN MUNSTER
Date of Birth	01/04/1952
Gender	M
Last 4 of SSN	
Address	1313 MOCKINGBIRD LANE MOCKINGBIRD HEIGHTS, WA 93745
Payment Form	SINGLE LIFE ANNUITY
Gross Payment	\$245.70
Federal Tax Withholding	\$0.00
State Tax Withholding	\$0.00
Net Payment	\$245.70
Payment Method	EFT
Bank Name	
Bank Routing #	
Last 4 of bank account #	

Certificate

Your certificate number is in three different areas of the certificate information that is provided to you:

1. **Page One**—located in the middle of the third paragraph



4225 38th St. S
Ste. 201
Fargo, ND 58104

March 12, 2026

HERMAN MUNSTER
1313 MOCKINGBIRD LANE
MOCKINGBIRD HEIGHTS, WA 93745

Your certificate number is here

Dear MR MUNSTER,

We are pleased to let you know that MH SAVINGS BANK has chosen Midland National Life Insurance Company ("Midland") to process your future pension benefit. You will now receive your check or direct deposit from Midland starting on 2/1/2026. **No action is required unless you need to make changes to your information.**

We have enclosed the following:

- A summary of your information and if applicable, survivor or beneficiary information. Please review this information and notify us if anything is incorrect.
- Your policy certificate which covers important details about your pension benefit.
- Forms needed to make any changes. These forms can be faxed to 701-433-6625, emailed to pension@midlandnational.com using a secure email process, or mailed.
- Please be sure to keep these documents in a safe place for future reference.

If you would like to utilize our web site to view or request changes to your information, please have your certificate number available, 937654 and signup at www.midlandnationalpension.com. If needed, you can find instructions for creating an account by clicking on the 'Need Help?' link.

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- E-mail: pension@midlandnational.com
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- Website: www.midlandnationalpension.com

Sincerely,

Joseph Paul
President
Sammons Corporate Markets

2. **Page Two**—located at the top of the page on the first line across from the Certificate Number field



4225 38th St. S
Ste. 201
Fargo, ND 58104

Certificate Number	987654
Full Name	HERMAN MUNSTER
Date of Birth	12/22/1957
Gender	M
Last 4 of SSN	
Address	1313 MOCKINGBIRD LANE MOCKINGBIRD HEIGHTS, WA 93745
Payment Form	SINGLE LIFE ANNUITY
Bank Name	
Bank Routing #	
Last 4 of bank account #	
Gross Payment	\$245.70
Federal Tax Withholding	\$0.00
State Tax Withholding	\$0.00
Net Payment	\$245.70

Your certificate number is here

3. **Certificate Page 1 (page 3 of your packet)**—located across from the Certificate Number field



Principal Office: West Des Moines, IA 50266 ♦ (515) 440-5500
Corporate Markets Center: 4225 38th Street South, Ste. 201, Fargo, ND ♦ (833) 496-0546
www.sfgcorpmarkets.com

**MODIFIED SINGLE PREMIUM GROUP ANNUITY CERTIFICATE
Non-Participating**

GROUP ANNUITY CONTRACT NUMBER	123456A
CONTRACT HOLDER	ABC, INC
CERTIFICATE NUMBER	987654
CERTIFICATE EFFECTIVE DATE	JANUARY 1, 2025
ANNUITANT	JOHN DOE
JOINT ANNUITANT	N/A
ANNUITY START DATE	FEBRUARY 1, 2025
ANNUITY BENEFIT	\$2,400.00 PAYABLE MONTHLY ACCORDING TO THE SPECIFIED ANNUITY OPTION, INCREASED BY X% \$X ON EACH FEBRUARY 1 THEREAFTER
ADDITIONAL LIFE BENEFIT	LIFE INSURANCE BENEFIT OF \$X IF THE ANNUITANT DIES PRIOR THE ANNUITY START DATE.
ANNUITY PAYMENT DATE	THE 1ST DAY OF EACH MONTH
ANNUITY OPTION	LIFE ANNUITY WITHOUT REFUND LIFE INCOME PAYABLE DURING LIFE OF ANNUITANT. NO BENEFITS PAYABLE AFTER THE DEATH OF THE ANNUITANT.

Your certificate number is here

This Certificate describes the Annuity Benefits and any Additional Life Benefits We irrevocably guarantee to make to You under the Group Annuity Contract shown above.

In this Certificate, Midland National Life Insurance Company is referred to as "We", "Us", "Our", or the "Company". "You" and "Your" refer to the Annuitant named above. The word "Certificate" refers to the benefits, terms and conditions described in this document.

Issued and Signed by Midland National Life Insurance Company.

Robert Takahito
President

Amy Teas
Secretary

Annual Withholding Election Letter

Your certificate number is in the upper right corner of the letter:



August 26, 2025

HERMAN MUNSTER
1313 MOCKINGBIRD LANE
MOCKINGBIRD HEIGHTS, WA 93745

Your certificate number is here

Re: Contract Number **2300987654**

Dear HERMAN MUNSTER,

The payments you receive from Midland National are subject to Federal income tax withholding, unless you elect to not have withholding apply. The withholding will only apply to the portion of your withdrawal that is subject to Federal income tax.

You have the right to make any updates to your withholding at any time prior to your scheduled withdrawal. If you do not make any changes, we will continue to use the last withholding instructions received by us.

If you choose to make updates to your withholding, please complete form W-4P located on www.irs.gov/FormW4P.

You can mail or fax the completed form using the contact information listed below.

Fax: (701) 433-6625
Mail: Midland National
4221 38th St S Suite 201
Fargo, ND 58104

If you elect not to have withholding apply to your withdrawal, or if you do not have enough Federal income tax withheld from your withdrawal, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Please consult with your tax advisor if you have questions regarding withholding on your withdrawal.

Please consult with your tax advisor if you have questions regarding withholding on your withdrawal or need assistance completing the form.

Sincerely,

Customer Service
Midland National

1099-R

Your certificate number is in the bottom left corner of the document:

<input type="checkbox"/> CORRECTED (if checked)			OMB No. 1545-0119 2025 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. MIDLAND NATIONAL LIFE INSURANCE COMPANY ONE SAMMONS PLAZA SIOUX FALLS, SD 57193 6053732300			1 Gross distribution \$2,400.00	2a Taxable amount	
PAYER'S TIN 46-0164570			2b Taxable amount not determined <input checked="" type="checkbox"/> Total distribution <input type="checkbox"/>		Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.
RECIPIENT'S TIN +++-**-****			3 Capital gain (included in box 2a)	4 Federal income tax withheld \$360.00	
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code HERMAN MUNSTER 1313 MOCKINGBIRD LANE MOCKINGBIRD HEIGHTS, WA 93745					
5 Employee contributions/Designated Roth contributions or insurance premiums			6 Net unrealized appreciation in employer's securities		This information is being furnished to the IRS.
7 Distribution code(s) 7 IRA / SEP / SIMPLE <input type="checkbox"/>			8 Other %		
9a Your percentage of total distribution %			9b Total employee contributions		16 State distribution
14 State tax withheld			15 State/Payer's state no.		
10 Amount allocable to IRR within 5 years		11 1st year of desig. Roth contrib.	12 FATCA filing requirement <input type="checkbox"/>		19 Local distribution
17 Local tax withheld		18 Name of locality			
Account number (see instructions) ACCT# 2300987654			13 Date of payment		

www.irs.gov/Form1099R Department of the Treasury-Internal Revenue Service

Still Need Help?

If you have questions, our contact information is below. Please provide your name and email address when contacting us.

Email: pension@midlandnational.com

Phone: 833-496-0546