



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

In re:)
) Exam No. 0508-27-LAH
Midland National Life Insurance Co. (NAIC #66044))

CURATIVE ORDER OF THE DIRECTOR

NOW, on this 23rd day of April, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of Midland National Life Insurance Company (NAIC #66044), (hereinafter "the Company"), report number 0508-27-LAH, prepared and submitted by the Division of Insurance Market Regulation pursuant to §374.205.3(3)(a), RSMo, does hereby adopt such report as filed. After consideration and review of such report, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such report are deemed to be the Director's findings and conclusions accompanying this order pursuant to §374.205.3(4), RSMo.

This order, issued pursuant to §374.205.3, RSMo and §374.046.15, RSMo (Cum. Supp. 2006), is in the public interest.

IT IS THEREFORE ORDERED that the Company shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring the Company into compliance with the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times, including, but not limited to, taking the following actions:

1. The Company shall take any needed steps to assure that its marketing and advertising material comply with Missouri laws and regulations, and in particular, are truthful and not misleading in fact or by implication, as required by §375.936(4), RSMo, and 20 CSR 400-5.100(3)(A).

2. The Company shall take action to ensure that its policy and contract forms comply with Missouri laws and regulations, and in particular, contain accurate wording relating to the suicide limitations as set forth in §376.620, RSMo, and 20 CSR 400-1.050(2)(A).

3. The Company shall take action to ensure that its policy and contract forms comply with Missouri laws and regulations, and in particular, accurately state the benefit values of its universal life contracts, as required by §375.936(6)(a).

4. The Company shall take action to ensure that the illustrations used for its Issued Life Contracts comply with Missouri laws and regulations, and in particular, accurately reflect the nonguaranteed elements and performance of the policy being sold, in compliance with §§375.1509.2(5) and 375.1512.1(7), RSMo.

5. The Company will educate its producers and take any needed steps to assure that the question regarding prior cancellations, non-renewals, and declinations is never asked or answered on its Missouri insurance applications or questionnaires, such that it does not violate §375.936(11)(f), RSMo, and interpreted in MDI Bulletin 94-04.

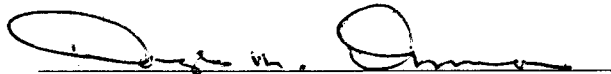
6. The Company shall take any needed steps to ensure that it complies with the requirements of 20 CSR 400-5.400(5)(A), (B)1. and (7)(B)2. relating to its notification regarding the replacement of life insurance policies.

7. The Company shall ensure that its books, records, documents, and other business records are in an order such that the insurer's claims, rating, underwriting, and marketing practices can be readily ascertained by the Department, as required by 20 CSR 300-2.200.

It is further ORDERED that a Missouri market conduct examination of the Company is not necessary until three years from the date of this Order, unless the Director has cause to believe the Company has failed to comply with the terms of this Order or has otherwise violated Missouri laws or regulations.

So Adopted, Found, Concluded and Ordered.

April 23, 2007
Date



Douglas M. Ommen
Director