

Summary of changes

Fixed index annuities (FIAs):

- **Decreases:** Most FIA rates decrease (margins increase)
- **Discontinued:** MNL Endeavor® 12; Call our sales support team for competitive alternatives
- **No change:** MNL Income Planning AnnuitySM

Multi-year guarantee annuity (MYGA):

- **No change:** Guarantee Ultimate® rates remain effective 8-18-20

Midland National products:

Accumulation products

- [MNL RetireVantage®](#) 2
- [MNL Endeavor® 8 Plus and 8](#) 3
- [MNL IndexBuilder®](#) 4

Participating Income

- [MNL IncomeVantage® Pro](#) 5

Guaranteed Income

- [MNL Income Planning AnnuitySM](#) 6

Multi-year guarantee annuity

- [Guarantee Ultimate®](#) 7

Quick links:

- [State availability](#)
- [Illustration software](#)
- [Annuity e-App](#)

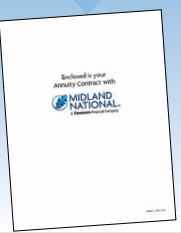
My Business

> Inforce Contract Access

View Contract (PDF)

NEW! Contracts available online

- For new contracts issued on or after Aug. 12 and inforce contracts as of Sept. 2015 and after
- Contract pdfs available 24 to 48 hours after issued
- Agents agree to privacy acknowledgement to access contracts
- Save or print contracts
- Replaces the emailed contract; contract packets still mailed



Questions?

Call Sales Support **877-586-0241** or visit MidlandNational.com

IMPORTANT: Not all products, index options, or surrender charge periods are approved in all states. Please review the state availability chart for state variations by product, index and term. Refer to the product disclosure or contract for minimum guaranteed fixed rates and minimum/maximum crediting method rates.

- For training resources, visit our training center online or for required training visit <https://secure.reged.com/TrainingPlatform>
- Illustrations on our popular SPIA or other annuities can be run on our website.

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MNL RetireVantage® fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified
High Band rate: \$75,000 or More; Low Band rate: \$20,000 – \$74,999

Fixed account rate

10-year high band	10-year low band	14-year high band	14-year low band
2.00%	1.70%	2.30%	1.90%

Participation rate (No Cap)

		10 year high band	10 year low band	14 year high band	14 year low band
Annual Point-to-Point with Participation Rate	S&P 500*	20%	20%	25%	20%
	S&P MARC 5% ER	80%	65%	90%	75%
Two-Year Point-to-Point with Participation rate NEW	S&P MARC 5% ER	115%	100%	130%	105%
	Fidelity Multifactor Yield Index 5% ER	115%	100%	130%	105%

Enhanced Participation rate

		10 year high band	10 year low band	14 year high band	14 year low band
NEW Annual Point-to-Point with enhanced Participation Rate	S&P MARC 5% ER	120%	110%	120%	110%
	strategy charge ¹	1.00%	1.00%	1.00%	1.00%
NEW Two-year Point-to-Point with enhanced Participation Rate	S&P MARC 5% ER	175%	160%	175%	160%
	strategy charge ¹	1.00%	1.00%	1.00%	1.00%
	Fidelity Multifactor Yield Index 5% ER	175%	160%	175%	160%
	strategy charge ¹	1.00%	1.00%	1.00%	1.00%

Index Margin (No Cap)

		10 year high band	10 year low band	14 year high band	14 year low band
Daily Average with Index Margin	S&P 500*	8.00%	9.00%	7.00%	7.50%
Annual Point-to-Point with Index Margin NEW	S&P 500® Low Volatility Daily Risk Control 5%	1.50%	2.00%	1.00%	1.75%
	Fidelity Multifactor Yield Index 5% ER	1.00%	1.75%	0.50%	1.50%
Two-Year Point to Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2)	S&P 500® Low Volatility Daily Risk Control 8%	1.75%	2.50%	1.25%	2.00%

Index Cap Rate

		10 year high band	10 year low band	14 year high band	14 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500*	1.70%	1.40%	2.00%	1.70%
	NASDAQ-100*	1.60%	1.30%	1.70%	1.50%
Annual Point-to-Point with Index Cap Rate	S&P 500*	4.25%	3.75%	4.75%	4.25%
	S&P 500® Low Volatility Daily Risk Control 5%	5.25%	3.75%	6.50%	5.00%

Annual Inverse Performance Trigger

		10 year high band	10 year low band	14 year high band	14 year low band
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	5.00%	4.00%	5.50%	4.50%

1. Strategy charge: In exchange for a strategy charge, the client unlocks greater upside potential through an enhanced participation rate. The strategy charge is deducted from the accumulation value at the end of each term* and is guaranteed to stay the same for the life of the contract.

*Strategy charges are considered a partial surrender and for purposes of the Return of Premium feature will reduce the Net Premium accordingly. The charge will be deducted at the time of a full surrender and at the time of a partial withdrawal that exceeds the penalty-free withdrawal amount.

The strategy fee is known as a Strategy Fee Annual Percentage in your Contract. The annual charge is multiplied by 2 for the Two-year crediting strategy.

The MNL RetireVantage® is issued on base certificate/contract form AS124A/AS145A/ICC16-AS145A. MVA or appropriate state variation including all applicable endorsements and riders by Midland National® Life Insurance Company, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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MNL Endeavor® 8 Plus and 8 fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified (\$50/month TSA salary reduction)

High band rate: \$75,000 or more; Low band rate: \$20,000 – \$74,999

(Note: effective March 24, 2020 low-band premium and TSA salary reduction NOT available on 8 plus)

Premium bonus	Fixed account rate			Fixed account first-year yield (fixed rate + premium bonus)
8 Plus	8 Plus	8 High band	8 Low band	8 Plus
3.00%	1.70%	1.95%	1.65%	4.75%

Participation rate (No Cap)		8 Plus	8 High band	8 Low band
Annual Point-to-Point with Participation Rate	S&P 500®	20%	20%	20%
	S&P MARC 5% ER	60%	75%	60%
Two-Year Point-to-Point with Participation rate	S&P MARC 5% ER	80%	115%	95%
	Fidelity Multifactor Yield Index 5% ER	80%	115%	95%
Index Margin (No Cap)		8 Plus	8 High band	8 Low band
Daily Average with Index Margin	S&P 500®	9.00%	8.10%	9.10%
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	2.30%	1.60%	2.20%
	Fidelity Multifactor Yield Index 5% ER	2.00%	1.10%	1.90%
Two-Year Point-to-Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2)	S&P 500® Low Volatility Daily Risk Control 8%	2.60%	1.85%	2.60%
Index Cap Rate		8 Plus	8 High band	8 Low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.60%	1.65%	1.35%
	NASDAQ-100®	1.50%	1.55%	1.25%
Annual Point-to-Point with Index Cap Rate	S&P 500®	3.25%	4.15%	3.65%
	S&P 500® Low Volatility Daily Risk Control 5%	4.10%	5.40%	3.65%
Annual Inverse Performance Trigger		8 Plus	8 High band	8 Low band
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	3.80%	4.90%	3.90%

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MNL IndexBuilder® fixed index annuity

Minimum premium: \$75,000 qualified and non-qualified

*State specific 10-year rates apply to the following states:

AK, CA, CT, DE, HI, MO, MN, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Premium bonus			Fixed account rate			Fixed account first-year yield (fixed rate + premium bonus)		
10 year	14 year	State specific 10 year*	10 year	14 year	State specific 10 year*	10 year	14 year	State specific 10 year*
7.00%	10.00%	7.00%	1.20%	1.30%	1.00%	8.28%	11.43%	8.07%

Participation rate (No Cap)		10 year	14 year	State specific 10 year*
Annual Point-to-Point with Participation Rate	S&P 500®	20%	20%	20%
	S&P MARC 5% ER	50%	55%	40%
Two-Year Point-to-Point with Participation rate	S&P MARC 5% ER	65%	70%	55%
	NEW Fidelity Multifactor Yield Index 5% ER	65%	70%	55%

Index Margin (No Cap)		10 year	14 year	State specific 10 year*
Daily Average with Index Margin	S&P 500®	9.00%	5.50%	12.00%
	S&P 500® Low Volatility Daily Risk Control 5%	5.75%	5.25%	6.00%
Annual Point-to-Point with Index Margin	NEW Fidelity Multifactor Yield Index 5% ER	3.35%	3.25%	3.50%
	S&P 500® Low Volatility Daily Risk Control 8%	6.90%	6.25%	7.35%
Two-Year Point-to-Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2)				

Index Cap Rate		10 year	14 year	State specific 10 year*
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.10%	1.20%	1.00%
	NASDAQ-100®	0.90%	1.05%	0.75%
Annual Point-to-Point with Index Cap Rate	S&P 500®	2.75%	3.00%	2.25%
	S&P 500® Low Volatility Daily Risk Control 5%	2.40%	2.75%	2.00%

Annual Inverse Performance Trigger		10 year	14 year	State specific 10 year*
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	3.00%	3.55%	2.30%

The MNL IndexBuilder® is issued on base certificate/contract form AC/AS145A, ICC16-AS145A. MVA or appropriate state variation including all applicable endorsements and riders by Midland National® Life Insurance Company, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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MNL IncomeVantage® Pro fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

Fixed account rate

1.40%

Participation rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	20%
	S&P MARC 5% ER	55%
Two-Year Point-to-Point with Participation rate	S&P MARC 5% ER	80%
	Fidelity Multifactor Yield Index 5% ER	80%
Index Margin (No Cap)		10 year
Daily Average with Index Margin	S&P 500®	9.90%
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	3.00%
	Fidelity Multifactor Yield Index 5% ER	2.50%
Two-Year Point-to-Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2)	S&P 500® Low Volatility Daily Risk Control 8%	3.50%
Index Cap Rate		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.30%
	NASDAQ-100®	1.20%
Annual Point-to-Point with Index Cap Rate	S&P 500®	2.75%
	S&P 500® Low Volatility Daily Risk Control 5%	2.75%
Annual Inverse Performance Trigger		10 year
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	3.50%

The MNL IncomeVantage® Pro is issued on base certificate/contract form AC/AS201/ICC19-AS201A or appropriate state variation including all applicable endorsements and riders by Midland National Life Insurance Company, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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MNL Income Planning AnnuitySM fixed index annuity

Minimum premium: \$20,000 qualified and non-qualified

Fixed account rate

1.60%

Participation rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500 [®]	25%
	S&P MARC 5% ER	75%
Two-Year Point-to-Point with Participation rate	S&P MARC 5% ER	100%
	NEW Fidelity Multifactor Yield Index 5% ER	100%
Index Margin (No Cap)		10 year
Daily Average with Index Margin	S&P 500 [®]	3.45%
Annual Point-to-Point with Index Margin	S&P 500 [®] Low Volatility Daily Risk Control 5%	4.25%
	NEW Fidelity Multifactor Yield Index 5% ER	2.75%
Two-Year Point-to-Point with Index Margin (1-year margin shown; 2-year margin is margin shown x 2)	S&P 500 [®] Low Volatility Daily Risk Control 8%	2.95%
Index Cap Rate		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500 [®]	1.35%
	NASDAQ-100 [®]	1.35%
Annual Point-to-Point with Index Cap Rate	S&P 500 [®]	3.25%
	S&P 500 [®] Low Volatility Daily Risk Control 5%	3.25%
Annual Inverse Performance Trigger		10 year
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500 [®]	4.75%

The MNL Income Planning AnnuitySM is issued on base contract form AS200A/ICC19-AS200A or appropriate state variation including all applicable endorsements and riders by Midland National[®] Life Insurance Company, West Des Moines, IA. Product and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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Guarantee Ultimate[®] Multi-year guarantee annuity (MYGA)

Minimum premium: \$10,000 non-qualified and \$2,000 qualified

High band rate: \$100,000 or more; Low band rate: Less than \$100,000;

7- and 10-year rates not available in California, Delaware, and Florida

	High band	Low band
Guarantee Ultimate 3	2.10%	1.65%
Guarantee Ultimate 5	2.50%	2.20%
Guarantee Ultimate 7	2.85%	2.45%
Guarantee Ultimate 10	2.60%	2.20%



The Guarantee Ultimate[®] is issued on base contract form AS150A/ICC17-AS150A or appropriate state variation including all applicable endorsements and riders by Midland National[®] Life Insurance Company, West Des Moines, IA. Insurance products and features/options may not be available in all states or appropriate for all clients. See product materials and state availability chart for further details, specific features/options, and limitations by product and state.

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New business guidelines

Fixed index annuity products

Interest rates and interest credit factors ("rates") can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold and to receive the more favorable rates, the following must occur:

- (1) rates will be based on the **application received date** (including Annuity e-App); and
- (2) the home office must have received the premium **within 45 days** of when the application is received. If the 45th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Subsequent contract years

Rate hold only applies for the first contract year (or crediting period). In subsequent contract years, rates will be declared on the contract anniversary and will align with the effective date of the contract. These interest rates and interest credit factors are reflected on the annual statement.

Multi-year guarantee annuity (MYGA) products

Interest rates ("rates") can change after we receive applications and before we receive the premiums. In order to qualify for a rate hold and to receive the more favorable rates, the following must occur:

- (1) rates will be based on the **application signed date** (including Annuity e-App); and
- (2) the home office must have received the premium **within 60 days** of when the application is signed. If the 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Subsequent contract years

Rate hold only applies for the first guarantee period. These interest rates and interest credit factors are reflected on the annual statement.

Disclosures

Premium bonus: Premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus recapture. Products that have premium bonuses may offer lower credited interest rates, lower index cap rates, lower participation rates and/or greater index margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower credited interest rates, lower index cap rates, lower Participation Rates and/or greater index margins.

Surrender charge: A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

*GLWB: GLWB Bonus and GLWB stacking roll-up credit are not applied to the accumulation value, only to the GLWB Value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB stacking roll-up credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB stacking roll-up credit is available if a required minimum distribution (RMD) is required.

Index accounts: Crediting methods such as index cap rates, participation rates, and index margins apply to index accounts only; not to the fixed account. Crediting methods and indexes are not available on all products or in all states.

The "S&P 500", "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P 500" Low Volatility Daily Risk Control 5% Index", "S&P 500" Low Volatility Daily Risk Control 8% Index", "S&P MidCap 400", and "DJIA", Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Midland National Life Insurance Company ("the Company"). Standard & Poor's and S&P are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

The S&P 500 Low Volatility Daily Risk Control 5% Index and S&P 500 Low Volatility Daily Risk Control 8% Index are managed to a volatility target, and as a result their index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P 500 Low Volatility Daily Risk Control 5% Index and S&P 500 Low Volatility Daily Risk Control 8% Index have been in existence since 8/18/2011. Ending values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

The S&P MARC 5% ER Index is managed to a volatility target, and as a result the index performance will not match the performance of any other index or the markets in general since volatility control tends to reduce both the rate of negative performance and positive performance of the underlying index, thereby creating more stabilized performance. The S&P MARC 5% ER Index has been in existence since Mar. 27, 2017. Ending Values in years prior to inception are determined by S&P Dow Jones Indices LLC or its affiliates ("SPDJI") using the same methodology as used currently.

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The Fidelity Multifactor Yield Index 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 National 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 owners of the Product. 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. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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