

Summary of changes

Rates increase on some of our most popular fixed index annuities:

- MNL RetireVantage® 10 and 14
- MNL IndexBuilder® 10 and 14
- MNL Endeavor®
- No other rates change

NEW check image upload feature

Upload check images from anywhere, anytime.
It's easy, fast, and secure.

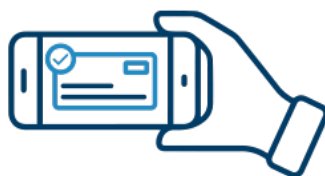


Image upload step-by-step

- **Step 1:** The e-Biz application confirmation email now includes a link to upload check images
- **Step 2:** From a smartphone, tablet, or computer, upload both the front and back images of the check
- **Step 3:** A summary screen will appear with the account, routing, and check number
- **Step 4:** Once submitted, a confirmation screen will appear including the option to upload additional check images if applicable

NOTE: When image upload is elected, an important disclosure agreement will populate for approval and sign off. Please ensure you and your client fully read the disclosure agreement and the rules outlined.

Midland National products:

Accumulation products

- [MNL Accelerate® 5](#) 2-3
- [MNL RetireVantage®](#) 4
- [MNL Endeavor® 8](#) 5
- [MNL IndexBuilder®](#) 6-8

Participating Income

- [MNL IncomeVantage® Pro](#) 9

Guaranteed Income

- [MNL Income Planning Annuity®](#) 10

Quick links:

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

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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Annuity

Interest rates effective

May 29, 2025

Issued by Midland National® Life Insurance Company



MNL Accelerate® 5 fixed index annuity

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

Fixed account rate¹

3.80%

Participation Rate (No Cap)		5 year
Annual Point-to-Point with Participation Rate	S&P 500® Dynamic Intraday TCA Index	60%
	Nasdaq-100 Volatility Control 12%™ Index	70%
	S&P MARC 5% ER	165%
	Fidelity Multifactor Yield Index 5% ER	165%
Enhanced Participation Rate (No Cap)		5 year
Annual Point-to-Point with enhanced Participation Rate	S&P 500® Dynamic Intraday TCA Index	75%
	strategy charge ²	1.00%
	Nasdaq-100 Volatility Control 12%™ Index	85%
	strategy charge ²	1.00%
	S&P MARC 5% ER	200%
	strategy charge ²	1.00%
	Fidelity Multifactor Yield Index 5% ER	200%
	strategy charge ²	1.00%
Index Cap Rate		5 year
Annual Point-to-Point with Cap Rate	S&P 500®	7.00%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.
2. Strategy charge: Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios.

NOT FOR USE IN OREGON.

The MNL Accelerate® 5 is issued on base contract form ICC19-AS201A/AS201A/AS202A 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 Accelerate® 5 fixed index annuity - Oregon specific rates

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

Fixed account rate¹**3.80%**

Participation Rate (No Cap)		5 year
Annual Point-to-Point with Participation Rate	S&P MARC 5% ER	165%
	Fidelity Multifactor Yield Index 5% ER	165%
	BlackRock ESG US 5% Index ER	170%
Enhanced Participation Rate (No Cap)		5 year
Annual Point-to-Point with enhanced Participation Rate	S&P MARC 5% ER	200%
	strategy charge ²	1.00%
	Fidelity Multifactor Yield Index 5% ER	200%
	strategy charge ²	1.00%
	BlackRock ESG US 5% Index ER	205%
	strategy charge ²	1.00%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

2. Strategy charge: Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios.

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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 rate¹

10-year high band	10-year low band	14-year high band	14-year low band
3.70%	3.40%	3.80%	3.50%

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®	50%	40%	45%	40%
	S&P 500® Dynamic Intraday TCA Index	60%	55%	60%	55%
	Nasdaq-100 Volatility Control 12%™ Index	65%	60%	65%	60%
	S&P MARC 5% ER	160%	135%	165%	140%
	Fidelity Multifactor Yield Index 5% ER	160%	140%	165%	145%
Two-Year Point-to-Point with Participation Rate	S&P 500®	55%	50%	55%	50%
	S&P 500® Dynamic Intraday TCA Index	80%	75%	85%	75%
	Nasdaq-100 Volatility Control 12%™ Index	95%	85%	95%	85%
	S&P MARC 5% ER	230%	205%	235%	210%
	Fidelity Multifactor Yield Index 5% ER	230%	205%	235%	210%
Enhanced Participation Rate		10 year high band	10 year low band	14 year high band	14 year low band
Annual Point-to-Point with enhanced Participation Rate	S&P 500® Dynamic Intraday TCA Index	70%	65%	75%	70%
	strategy charge ²	1.00%	1.00%	1.00%	1.00%
	Nasdaq-100 Volatility Control 12%™ Index	85%	80%	85%	80%
	strategy charge ²	1.00%	1.00%	1.00%	1.00%
	S&P MARC 5% ER	200%	185%	210%	190%
	strategy charge ²	1.00%	1.00%	1.00%	1.00%
	Fidelity Multifactor Yield Index 5% ER	200%	190%	210%	195%
	strategy charge ²	1.00%	1.00%	1.00%	1.00%
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®	2.30%	2.05%	2.40%	2.10%
Annual Point-to-Point with Index Cap Rate	S&P 500®	9.50%	8.50%	9.75%	8.75%
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®	10.00%	9.00%	10.00%	9.25%

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2. Strategy charge: Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios. Strategy charges are considered a partial surrender outside of the available penalty-free amount and for purposes of the return of premium feature will reduce the net premium accordingly.

The MNL RetireVantage® is issued on base 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 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

Fixed account rate¹

8 High band	8 Low band
3.60%	3.30%

Participation Rate (No Cap)		8 High band	8 Low band
Annual Point-to-Point with Participation Rate	S&P 500®	40%	35%
	S&P MARC 5% ER	155%	140%
Two-Year Point-to-Point with Participation Rate	S&P MARC 5% ER	225%	195%
	Fidelity Multifactor Yield Index 5% ER	225%	190%
Index Margin (No Cap)		8 High band	8 Low band
Daily Average with Index Margin	S&P 500®	3.00%	4.00%
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	3.50%	4.00%
	Fidelity Multifactor Yield Index 5% ER	0.00%	0.75%
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%	2.75%	3.05%
Index Cap Rate		8 High band	8 Low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	2.15%	1.85%
	NASDAQ-100®	2.35%	2.25%
Annual Point-to-Point with Index Cap Rate	S&P 500®	8.50%	7.75%
	S&P 500® Low Volatility Daily Risk Control 5%	6.00%	5.75%
Annual Inverse Performance Trigger		8 High band	8 Low band
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	9.50%	8.75%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

The MNL Endeavor® 8 is issued on base contract form ASI24A/ICCI6-ASI45A.MVA/ASI45A 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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Annuity

Interest rates effective May 29, 2025

Issued by Midland National® Life Insurance Company



MNL IndexBuilder® 10 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

State specific 10-year rates available on page 8.

Premium bonus special (limited time only):
10 year high band: **14%** • 10 year low band: **11%**

Premium bonus		Fixed account rate ¹		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band	10 year low band	10 year high band	10 year low band	10 year high band	10 year low band
10.00% + 4.00%	7.00% + 4.00%	3.00%	3.00%	17.42%	14.33%

Participation Rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500®	25%	25%
	S&P 500® Dynamic Intraday TCA Index	35%	35%
	Nasdaq-100 Volatility Control 12™ Index	35%	35%
	S&P MARC 5% ER	80%	80%
	Fidelity Multifactor Yield Index 5% ER	80%	80%
Two-Year Point-to-Point with Participation Rate	S&P 500®	35%	35%
	S&P 500® Dynamic Intraday TCA Index	45%	45%
	Nasdaq-100 Volatility Control 12™ Index	55%	55%
	S&P MARC 5% ER	125%	125%
	Fidelity Multifactor Yield Index 5% ER	125%	125%
Enhanced Participation Rate		10 year high band	10 year low band
Annual Point-to-Point with enhanced Participation Rate	S&P 500® Dynamic Intraday TCA Index	45%	45%
	strategy charge ²	1.00%	1.00%
	Nasdaq-100 Volatility Control 12™ Index	55%	55%
	strategy charge ²	1.00%	1.00%
	S&P MARC 5% ER	130%	130%
	strategy charge ²	1.00%	1.00%
	Fidelity Multifactor Yield Index 5% ER	130%	130%
	strategy charge ²	1.00%	1.00%
Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.50%	1.50%
Annual Point-to-Point with Index Cap Rate	S&P 500®	6.50%	6.50%
Annual Inverse Performance Trigger		10 year high band	10 year low band
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	6.50%	6.50%

The premium bonus special may be modified or discontinued at any time without notice. All decisions are at the sole discretion of the company and all decisions are final.

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

2. Strategy charge: Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios.

The MNL IndexBuilder® is issued on base contract form ASI45A, ICCI6-ASI45A.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 IndexBuilder® 14 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

Premium bonus special (limited time only):
14 year high band: **15%** • 14 year low band: **11%**

Premium bonus		Fixed account rate ¹		Fixed account first-year yield (fixed rate + premium bonus)	
14 year high band	14 year low band	14 year high band	14 year low band	14 year high band	14 year low band
12.00% + 3.00%	8.00% + 3.00%	3.10%	3.10%	18.56%	14.44%

Participation Rate (No Cap)		14 year high band	14 year low band
Annual Point-to-Point with Participation Rate	S&P 500®	30%	30%
	S&P 500® Dynamic Intraday TCA Index	40%	40%
	Nasdaq-100 Volatility Control 12%™ Index	40%	40%
	S&P MARC 5% ER	85%	85%
	Fidelity Multifactor Yield Index 5% ER	85%	85%
Two-Year Point-to-Point with Participation Rate	S&P 500®	40%	40%
	S&P 500® Dynamic Intraday TCA Index	50%	50%
	Nasdaq-100 Volatility Control 12%™ Index	60%	60%
	S&P MARC 5% ER	135%	135%
	Fidelity Multifactor Yield Index 5% ER	135%	135%
Enhanced Participation Rate		14 year high band	14 year low band
Annual Point-to-Point with enhanced Participation Rate	S&P 500® Dynamic Intraday TCA Index	50%	50%
	strategy charge ²	1.00%	1.00%
	Nasdaq-100 Volatility Control 12%™ Index	60%	60%
	strategy charge ²	1.00%	1.00%
	S&P MARC 5% ER	135%	135%
	strategy charge ²	1.00%	1.00%
	Fidelity Multifactor Yield Index 5% ER	135%	135%
	strategy charge ²	1.00%	1.00%
Index Cap Rate		14 year high band	14 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.70%	1.70%
Annual Point-to-Point with Index Cap Rate	S&P 500®	6.75%	6.75%
Annual Inverse Performance Trigger		14 year high band	14 year low band
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	6.50%	6.50%

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The MNL IndexBuilder® is issued on base contract form 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 IndexBuilder® 10 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

*State specific rates apply to the following states: AK, CA, CT, DE, HI, ID, IN, MD, MO, MN, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

Premium bonus special (limited time only):10 year high band: **14%** • 10 year low band: **11%**

Premium bonus		Fixed account rate¹		Fixed account first-year yield (fixed rate + premium bonus)	
10 year high band	10 year low band	10 year high band	10 year low band	10 year high band	10 year low band
10.00% + 4.00%	7.00% + 4.00%	3.00%	3.00%	17.42%	14.33%

Participation Rate (No Cap)		10 year high band	10 year low band
Annual Point-to-Point with Participation Rate	S&P 500®	20%	20%
	S&P 500® Dynamic Intraday TCA Index	30%	30%
	Nasdaq-100 Volatility Control 12%™ Index	30%	30%
	S&P MARC 5% ER	75%	75%
	Fidelity Multifactor Yield Index 5% ER	75%	75%
Two-Year Point-to-Point with Participation Rate	S&P 500®	30%	30%
	S&P 500® Dynamic Intraday TCA Index	40%	40%
	Nasdaq-100 Volatility Control 12%™ Index	50%	50%
	S&P MARC 5% ER	120%	120%
	Fidelity Multifactor Yield Index 5% ER	125%	125%

Enhanced Participation Rate		10 year high band	10 year low band
Annual Point-to-Point with enhanced Participation Rate	S&P 500® Dynamic Intraday TCA Index	40%	40%
	strategy charge²	1.00%	1.00%
	Nasdaq-100 Volatility Control 12%™ Index	50%	50%
	strategy charge²	1.00%	1.00%
	S&P MARC 5% ER	130%	130%
	strategy charge²	1.00%	1.00%
	Fidelity Multifactor Yield Index 5% ER	130%	130%
	strategy charge²	1.00%	1.00%

Index Cap Rate		10 year high band	10 year low band
Monthly Point-to-Point with Index Cap Rate	S&P 500®	1.50%	1.50%
Annual Point-to-Point with Index Cap Rate	S&P 500®	6.25%	6.25%
Annual Inverse Performance Trigger		10 year high band	10 year low band
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	6.50%	6.50%

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2. Strategy charge: Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios.

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MNL IncomeVantage® Pro fixed index annuity

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

Fixed account rate¹**3.45%**

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	40%
	S&P 500® Dynamic Intraday TCA Index	50%
	Nasdaq-100 Volatility Control 12%™ Index	60%
	S&P MARC 5% ER	140%
	Fidelity Multifactor Yield Index 5% ER	140%
Two-Year Point-to-Point with Participation Rate	S&P 500®	50%
	S&P 500® Dynamic Intraday TCA Index	70%
	Nasdaq-100 Volatility Control 12%™ Index	80%
	S&P MARC 5% ER	200%
	Fidelity Multifactor Yield Index 5% ER	210%
Enhanced Participation Rate		10 year
Annual Point-to-Point with enhanced Participation Rate	S&P 500® Dynamic Intraday TCA Index	65%
	strategy charge ²	1.50%
	Nasdaq-100 Volatility Control 12%™ Index	80%
	strategy charge ²	1.50%
	S&P MARC 5% ER	190%
	strategy charge ²	1.50%
	Fidelity Multifactor Yield Index 5% ER	190%
	strategy charge ²	1.50%
Index Cap Rate		10 year
Monthly Point-to-Point with Index Cap Rate	S&P 500®	2.25%
Annual Point-to-Point with Index Cap Rate	S&P 500®	7.00%
Annual Inverse Performance Trigger		10 year
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	8.50%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

2. Strategy charge: Known as a strategy fee annual percentage in the contract. In exchange for the charge, an enhanced participation rate is received. The charge is multiplied by the number of years in the crediting term and is deducted once each term from the accumulated value allocated to the enhanced participation rate method. The charge will be deducted once each term at the earliest of any partial withdrawal that exceeds the penalty-free amount, a full surrender or the end of the term. The strategy charge will be deducted regardless of the interest credited to the contract and can lead to loss of premium in certain scenarios.

The MNL IncomeVantage® Pro is issued on base contract form AS201A/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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

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MNL Income Planning Annuity® fixed index annuity

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

Fixed account rate¹**2.50%**

Participation Rate (No Cap)		10 year
Annual Point-to-Point with Participation Rate	S&P 500®	25%
	S&P MARC 5% ER	100%
Two-Year Point-to-Point with Participation Rate	S&P MARC 5% ER	150%
	Fidelity Multifactor Yield Index 5% ER	160%
Index Margin (No Cap)		10 year
Daily Average with Index Margin	S&P 500®	5.00%
Annual Point-to-Point with Index Margin	S&P 500® Low Volatility Daily Risk Control 5%	2.00%
	Fidelity Multifactor Yield Index 5% ER	0.00%
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®	2.00%
	NASDAQ-100®	2.10%
Annual Point-to-Point with Index Cap Rate	S&P 500®	5.00%
	S&P 500® Low Volatility Daily Risk Control 5%	5.00%
Annual Inverse Performance Trigger		10 year
Annual Inverse Performance Trigger (IPT declared rate)	S&P 500®	6.00%

1. The declared fixed rate is an annual effective rate. Interest is credited daily.

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New business guidelines

Get full details on new business guidelines including rate hold procedures at MidlandNational.com/NBguidelines

Disclosures

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index. **Premium bonus:** Premium bonus, ABR premium bonus, and Enhanced premium bonus may vary by annuity product, premium band and surrender charge period selected and may be subject to a premium bonus, (ABR) premium bonus, and enhanced 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, ABR premium bonus, and enhanced 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 500® Dynamic Intraday TCA Index", "S&P Multi-Asset Risk Control 5% Excess Return Index", "S&P 500® Low Volatility Daily Risk Control 5% Index", and "S&P 500® Low Volatility Daily Risk Control 8% Index", ("the 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"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). It is not possible to invest directly in an index. The Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Company's Products or any member of the public regarding the advisability of investing in securities generally or in the Company's Products particularly or the ability of the Indices to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to the Company with respect to the Indices is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Indices are determined, composed and calculated by S&P Dow Jones Indices without regard to the Company or the Company's Products. S&P Dow Jones Indices has no obligation to take the needs of the Company or the owners of the Company's Products into consideration in determining, composing or calculating the Indices. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Company's Products. There is no assurance that investment products based on the Indices will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, "promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

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Strong MYGA rates

Issued by Midland National® Life Insurance Company

MNL Guarantee Pro®

Multi-year guarantee annuity (MYGA)

Minimum premium: \$20,000 qualified and non-qualified
High band: \$100,000 or more; Low band: Less than \$100,000;
7-year rates not available in California and Florida.

Product highlights:

- **Competitive** and **guaranteed** rates.
- Guarantee/surrender charge periods - three, five, and seven years.²
- Earn tax-deferred compounded interest.³
- **Liquidity options** – Options for penalty-free withdrawals⁴ and nursing home confinement waiver.⁵
- **Income options** – Choose from payments for life or a specified period.

New business guidelines

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, the following must occur:

- Must receive premium within 60 days of application signed date.
- Rate will be based on more favorable rates between* application signed date and premium received date.

If the 60th day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

*Rate hold only applies for the first guarantee period.

5.00%¹
guaranteed
five-year¹

interest rate for initial premium
of \$100,000 or more

4.75%¹
guaranteed
five-year¹

interest rate for initial premium
less than \$100,000

	High band	Low band
MNL Guarantee Pro 3	4.75%	4.35%
MNL Guarantee Pro 5	5.00%	4.75%
MNL Guarantee Pro 7	4.90%	4.60%

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Ask your financial professional for current interest rates, 1035 exchange/transfer guidelines and new business guidelines on how timing of rate changes are applied to new applications received.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals are independently contracted with Midland National and are insurance licensed that will be paid a commission on the sale of an insurance product.

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