Midland Advisory

Interest rates effective Nov. 12, 2026

Issued by Midland National® Life Insurance Company

MIDLAND NATIONAL®
A Sammons Financial Company

Strong MYGA rates

Oak ADVantage® and Oak ADVantage® Care

Multi-year guarantee annuities (MYGA)

Minimum premium: $50,000 non-qualified and qualified

Product highlights:

- **Dependable growth,** by locking in your interest rate for either a 3-, 5-, or 7-year guarantee period[2]
- **Asset protection,** with guarantees that your accumulation value will not lose value due to market downturns
- **Flexible renewal options,** including the ability to elect a different period after the initial one ends[3]

5.85%[1]
guaranteed five-year[1]

Guarantee period	Rates
3-year	**5.65%**
5-year	**5.85%**
7-year	**5.75%**

New business guidelines

Rates will be based on the application signed date if the following two conditions are met:

1. Application must have been received in the home office within 10 calendar days from the application signed date; and
2. The home office must have received the premium within 60 calendar days of the application signed date. If the 60th calendar day falls on a weekend or holiday, the premium must be received on the business day before the weekend or holiday.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including Midland National® Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National Life Insurance Company. Midland Advisory, part of Midland National® Life Insurance Company, specializes in retirement solutions to help meet the needs of registered investment advisors (RIAs) and their clients. Midland Advisory is not an issuer of insurance products.

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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Insurance products issued by Midland National® Life Insurance Company, West Des Moines, Iowa. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state. The Oak ADVantage® is issued on form ICC21-AR204A/AS204A (Contract), ICC20-AR380A/AR380A, and ICC19-AR360A/AR360A (riders/endorsements) or appropriate state variation and the Oak ADVantage® Care is issued on form ICC25-AS504A/AS504A (Contract), ICC25-AR435A/AR435A, ICC24-AR426A/AR426A, AR436A, and ICC20-AR380A/AR380A (riders/endorsements) or appropriate state variation by Midland National® Life Insurance Company, West Des Moines, IA.

This product and its features may not be available in all states or appropriate for all clients. 1. Rates are current as of publication date and are subject to change at any time. Rate may vary by premium, surrender charge period and/or guarantee period selected. The declared fixed rate is an annual effective rate. Interest is credited daily. 2. A surrender during the surrender charge period could result in a loss of premium. The surrender charge and market value adjustment may reset with renewal. Surrender charge structures and guarantee periods may vary by state. 3. Cannot renew into a guarantee period that extends beyond the maturity date. For full details on re-entry and maturity dates, see the product disclosure.

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