

Interest Rates | Effective December 13, 2016

FIXED INDEX ANNUITY

MNL IncomeVantage SM 10 - For HI, PA			
High Band: \$250,000 or More • Low Band: \$20,000 - \$249,999		High Band	Low Band
S&P 500 [®]	Daily Average Index Margin (No Cap)	2.90%	3.30%
	Monthly Average Participation Rate (No Cap)	55%	50%
	Monthly Point-to-Point Index Cap Rate	1.65%	1.50%
	Annual Point-to-Point Index Cap Rate	3.20%	2.90%
	Inverse Performance Trigger Declared Rate	3.60%	3.25%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	Annual Point-to-Point Index Margin (No Cap)	2.30%	2.70%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year Point-to-Point Index Margin (No Cap) (Annual Index Margin Shown)	3.20%	3.65%
S&P MIDCAP 400 [®]	Daily Average Index Margin (No Cap)	3.90%	4.35%
	Monthly Average Participation Rate (No Cap)	45%	40%
	Annual Point-to-Point Index Cap Rate	2.90%	2.60%
DJIA [®]	Daily Average Index Margin (No Cap)	2.80%	3.20%
	Monthly Average Participation Rate (No Cap)	55%	50%
	Annual Point-to-Point Index Cap Rate	2.95%	2.65%
NASDAQ-100 [®]	Monthly Point-to-Point Index Cap Rate	1.50%	1.40%
	Annual Point-to-Point Index Cap Rate	2.90%	2.60%
LBMA AFTERNOON (PM) GOLD PRICE	Annual Point-to-Point Index Cap Rate	3.80%	3.40%
FIXED ACCOUNT RATE		1.80%	1.65%
GLWB BONUS		5.00%	5.00%

MNL IncomeVantage SM 10 - Includes Threshold Participation Strategy				CA/OH/TX	
High Band: \$250,000 or More • Low Band: \$20,000 - \$249,999			High Band	Low Band	NA
S&P 500 [®]	Daily Average Index Margin (No Cap)		2.90%	3.30%	3.30%
	Monthly Point-to-Point Index Cap Rate		1.65%	1.50%	1.50%
	Annual Point-to-Point Index Cap Rate		3.20%	2.90%	2.90%
	Annual Point-to-Point Participation Rate (No Cap)		30%	25%	25%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 5%	Annual Point-to-Point w/ Threshold Participation Rates (No Cap)	Index Return Threshold	7.00%	8.00%	8.00%
		Base Participation Rate	50%	45%	45%
		Enhanced Participation Rate	115%	115%	115%
	Annual Point-to-Point Index Margin (No Cap)		2.30%	2.70%	2.70%
S&P 500 [®] LOW VOLATILITY DAILY RISK CONTROL 8%	Two-Year Point-to-Point Index Margin (No Cap) (Annual Index Margin Shown)		3.20%	3.65%	3.65%
FIXED ACCOUNT RATE			1.80%	1.65%	1.65%
GLWB BONUS			5.00%	5.00%	5.00%

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 MIDLAND NATIONAL[®] Annuity Division: 4350 Westown Parkway, West Des Moines, IA 50266

24603Y-IV REV 12-13-16

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