

# Interest Rates Effective September 10, 2019

See attached New Business Guidelines for important information about rate lock and product disclosures.

Guarantee Ultimate <sup>®</sup> Multi-Year Guaranteed Annuity	High Band Initial Premium \$100,000+	Low Band Initial Premium \$2,000-\$99,999
Guarantee Ultimate <sup>®</sup> 3	2.00%	1.65%
Guarantee Ultimate <sup>®</sup> 5	2.40%	2.10%
Guarantee Ultimate <sup>®</sup> 7	2.05%	1.75%
Guarantee Ultimate <sup>®</sup> 10	2.25%	1.95%

Guarantee periods 7 and 10 are not available in California, Delaware, and Florida.

**Help avoid roadblocks and good order issues by completing RegEd training.**

Course URL: <https://secure.reged.com/TrainingPlatform>

Product Code: 15SFGMNL\_06

For additional information, please call your financial professional today!

If you're a financial professional and would like more information about the Guarantee Ultimate<sup>®</sup>, please call the Midland Retirement Distributors<sup>SM</sup> Sales Desk.

**833-451-7692**

Rates are effective as of 9/10/2019 and are subject to change. Rate may vary by premium, surrender charge period and/or guarantee period selected. Certain Guarantee Periods may not be available. Ask your financial professional for current interest rates, 1035 exchange/transfer guidelines and new business guidelines on how timing of rate changes is 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 that are insurance licensed will be paid a commission on the sale of an insurance product.

Products issued by Midland National<sup>®</sup> 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 and state availability chart for further details, specific features/options, and limitations by product and state. Guarantee Ultimate<sup>®</sup> is a multi-year guarantee annuity issued on form AS150A/ICC17-AS150A (contract).

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.