

# Interest Rates Effective September 10, 2019

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

		5-Year	
Summit <sup>SM</sup> Edge 5 Fixed Index Annuity		High Band Initial Premium \$100,000+	Low Band Initial Premium \$5,000-\$99,999
<b>S&amp;P 500<sup>®</sup></b>	MPP Index Cap Rate	1.50%	1.30%
	APP Index Cap Rate	4.20%	3.50%
	APP Participation Rate (No Cap)	25%	20%
	DPS Declared Rate	3.70%	2.95%
	DA Index Margin (No Cap)	4.90%	5.65%
<b>S&amp;P Multi-Asset Risk Control 5% Excess Return</b>	APP Participation Rate (No Cap)	60%	50%
	2-Year PP Participation Rate (No Cap)	100%	90%
<b>S&amp;P 500<sup>®</sup> Low Volatility Daily Risk Control 5%</b>	APP Index Margin (No Cap)	4.60%	5.60%
	2-Year PP Index Margin (No Cap) (Annual Index Margin Shown)	2.40%	2.75%
<b>Fixed Account Rate</b>		1.50%	1.20%
<b>Help avoid roadblocks and good order issues by completing RegEd training.</b> Course URL: <a href="https://secure.reged.com/TrainingPlatform">https://secure.reged.com/TrainingPlatform</a> Product Code: 18SFGMRD_01			

## Abbreviation Key:

**MPP** = Monthly Point-to-Point    **APP** = Annual Point-to-Point    **DPS** = Downside Protection Strategy    **DA** = Daily Average  
**2-Year PP** = 2-year Point-to-Point    **(No Cap)** = Subject to Index Margin or Participation Rate Limitations

For more details about the Summit<sup>SM</sup> Edge,  
 please call the Midland Retirement Distributors<sup>SM</sup> Sales Desk.

**833-451-7692**

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		7-Year	
Summit <sup>SM</sup> Edge 7 Fixed Index Annuity		High Band Initial Premium \$100,000+	Low Band Initial Premium \$5,000-\$99,999
<b>S&amp;P 500<sup>®</sup></b>	MPP Index Cap Rate	1.60%	1.40%
	APP Index Cap Rate	4.30%	3.70%
	APP Participation Rate (No Cap)	30%	23%
	DPS Declared Rate	4.45%	3.95%
	DA Index Margin (No Cap)	4.30%	4.75%
<b>S&amp;P Multi-Asset Risk Control 5% Excess Return</b>	APP Participation Rate (No Cap)	70%	60%
	2-Year PP Participation Rate (No Cap)	110%	100%
<b>S&amp;P 500<sup>®</sup> Low Volatility Daily Risk Control 5%</b>	APP Index Margin (No Cap)	4.40%	5.30%
	2-Year PP Index Margin (No Cap) (Annual Index Margin Shown)	1.75%	2.20%
<b>Fixed Account Rate</b>		1.80%	1.60%

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**2-Year PP** = 2-year Point-to-Point    **(No Cap)** = Subject to Index Margin or Participation Rate Limitations

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The Summit<sup>SM</sup> Edge 7 is issued by Midland National<sup>®</sup> Life Insurance Company, West Des Moines, IA on form MC400A/ICC18-MC400A.MVA (contract), or appropriate state variation. This product, its features and riders may not be available in all states.