

Interest Rates | Effective March 28, 2017

FIXED INDEX ANNUITY

MNL IncomeVantage SM 10 - Includes Threshold Participation Strategy				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)		2.50%	2.95%
	Monthly Point-to-Point Index Cap Rate		1.65%	1.50%
	Annual Point-to-Point Index Cap Rate		3.55%	3.15%
	Annual Point-to-Point Participation Rate (No Cap)		35%	30%
S&P 500[®] LOW VOLATILITY DAILY RISK CONTROL 5%	Annual Point-to-Point w/ Threshold Participation Rates (No Cap)	Index Return Threshold	6.00%	7.00%
		Base Participation Rate	50%	50%
		Enhanced Participation Rate	135%	130%
	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)		3.00%	3.55%
FIXED ACCOUNT RATE		2.00%	1.80%	1.80%
GLWB BONUS		5.00%	5.00%	5.00%

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)		2.50%	2.95%
	Monthly Average Participation Rate (No Cap)		60%	55%
	Monthly Point-to-Point Index Cap Rate		1.65%	1.50%
	Annual Point-to-Point Index Cap Rate		3.55%	3.15%
	Inverse Performance Trigger Declared Rate		4.00%	3.60%
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)		3.00%	3.55%
S&P MIDCAP 400[®]	Daily Average Index Margin (No Cap)		3.90%	4.35%
	Monthly Average Participation Rate (No Cap)		50%	45%
	Annual Point-to-Point Index Cap Rate		3.25%	2.85%
DJIA[®]	Daily Average Index Margin (No Cap)		2.40%	2.85%
	Monthly Average Participation Rate (No Cap)		60%	55%
	Annual Point-to-Point Index Cap Rate		3.40%	3.00%
NASDAQ-100[®]	Monthly Point-to-Point Index Cap Rate		1.60%	1.45%
	Annual Point-to-Point Index Cap Rate		3.30%	2.90%
LBMA AFTERNOON (PM) GOLD PRICE	Annual Point-to-Point Index Cap Rate		3.85%	3.40%
FIXED ACCOUNT RATE		2.00%	1.80%	
GLWB BONUS		5.00%	5.00%	

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

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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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LIFETIME PAYMENT PERCENTAGES

Level LPA			
Single Annuitant		Joint Annuitant	
Attained Age	Percentage	Attained Age	Percentage
50-59	4.25%	50-59	3.75%
60	4.75%	60	4.25%
61	4.85%	61	4.35%
62	4.95%	62	4.45%
63	5.05%	63	4.55%
64	5.15%	64	4.65%
65	5.25%	65	4.75%
66	5.35%	66	4.85%
67	5.45%	67	4.95%
68	5.55%	68	5.05%
69	5.65%	69	5.15%
70	5.75%	70	5.25%
71	5.85%	71	5.35%
72	5.95%	72	5.45%
73	6.05%	73	5.55%
74	6.15%	74	5.65%
75	6.25%	75	5.75%
76	6.35%	76	5.85%
77	6.45%	77	5.95%
78	6.55%	78	6.05%
79	6.65%	79	6.15%
80+	6.75%	80+	6.25%

Increasing LPA			
Single Annuitant		Joint Annuitant	
Attained Age	Percentage	Attained Age	Percentage
50-59	3.25%	50-59	2.75%
60	3.75%	60	3.25%
61	3.85%	61	3.35%
62	3.95%	62	3.45%
63	4.05%	63	3.55%
64	4.15%	64	3.65%
65	4.25%	65	3.75%
66	4.35%	66	3.85%
67	4.45%	67	3.95%
68	4.55%	68	4.05%
69	4.65%	69	4.15%
70	4.75%	70	4.25%
71	4.85%	71	4.35%
72	4.95%	72	4.45%
73	5.05%	73	4.55%
74	5.15%	74	4.65%
75	5.25%	75	4.75%
76	5.35%	76	4.85%
77	5.45%	77	4.95%
78	5.55%	78	5.05%
79	5.65%	79	5.15%
80+	5.75%	80+	5.25%

FIXED INDEX ANNUITY

NEW BUSINESS GUIDELINES: Rates for applications submitted through an electronic order platform will be based upon the date the advisor submits the order as long as the order is transmitted and received by Midland National within 10 calendar days. If the order is transmitted and received by Midland National outside of 10 calendar days from the submitted date, the current rates will apply. We require a signed copy of the application to proceed with processing.

Rates on 1035 Exchanges/Transfers are held 45 calendar days from the date the order was submitted by the advisor if the order is transmitted and received by Midland National within 10 calendar days. If the 45th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates. Funds received after 45 days will receive the applicable rates that are in effect at the time of receipt. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice.

Paper applications must be received in the Home Office prior to the effective date of the change to hold previous rates. Rates on 1035 Exchanges/Transfers are held 45 calendar days from the date the application was received in the Home Office. If the 45th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates. Funds received after 45 days will receive the applicable rates that are in effect at the time of receipt. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice.

Products issued by Midland National® Life Insurance Company, West Des Moines, IA. Product features, riders and options may not be available in all states or appropriate for all clients. See product brochures, disclosures and state availability chart for further details, limitations and information on appropriate state variations. The MNL IncomeVantageSM is issued on form AC/AS139A (certificate/contract), AS139A END, AR153A, AR156A, AR163A-1, AR192A, AR194A, (AR151A04 in CA), AR227A, AR245A, AR277A, AR278A, AR318A, AR320A and AR324A (riders/endorsements).

This interest rate sheet is not complete and must include the Fixed Index Annuity Information page. [Click here for the Fixed Index Annuity page for further details.](#)