

Interest Rates | Effective January 5, 2017

FIXED INDEX ANNUITY

MNL IncomeVantageSM 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%
MNL IncomeVantageSM 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	7.00%	8.00%
		Base Participation Rate	50%	45%
		Enhanced Participation Rate	115%	115%
	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%

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

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May Lose Value	Not Insured By Any Federal Government Agency	