

# Interest Rates Effective September 10, 2019

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

			10-Year	
MNL IncomeVantage® 10 Fixed Index Annuity			High Band Initial Premium \$250,000+	Low Band Initial Premium \$20,000-\$249,999
S&P 500®	DA Index Margin (No Cap)		5.90%	6.30%
	MPP Index Cap Rate		1.30%	1.10%
	APP Index Cap Rate		3.35%	3.00%
	APP Participation Rate (No Cap)		23%	20%
S&P MARC 5% ER	APP Index Margin (No Cap)		1.85%	2.30%
S&P 500® Low Volatility Daily Risk Control 5%	APP w/ Threshold Participation Rates (No Cap)	Index Return Threshold	7.00%	7.50%
		Base Participation Rate	20%	20%
		Enhanced Participation Rate	100%	100%
	APP Index Margin (No Cap)		4.90%	5.35%
S&P 500® Low Volatility Daily Risk Control 8%	Two-Year PTP Index Margin (No Cap) (Annual Index Margin Shown)		5.80%	6.35%
Fixed Account Rate			1.35%	1.25%
GLWB Bonus			5.00%	5.00%

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

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

Product Code: 15SFGMNL\_17

## Abbreviation Key:

**DA** = Daily Average

**MPP** = Monthly Point-to-Point

**APP** = Annual Point-to-Point

**PTP** = Point-to-Point

**(No Cap)** = Subject to Index Margin or Participation Rate Limitations

**GLWB** = Guaranteed Lifetime Withdrawal Benefit

# MNL IncomeVantage® Lifetime Payment Percentages

Level LPA				Increasing LPA			
Single Annuitant		Joint Annuitant		Single Annuitant		Joint Annuitant	
Attained Age	Percentage	Attained Age	Percentage	Attained Age	Percentage	Attained Age	Percentage
50-59	4.25%	50-59	3.75%	50-59	3.25%	50-59	2.75%
60	4.75%	60	4.25%	60	3.75%	60	3.25%
61	4.85%	61	4.35%	61	3.85%	61	3.35%
62	4.95%	62	4.45%	62	3.95%	62	3.45%
63	5.05%	63	4.55%	63	4.05%	63	3.55%
64	5.15%	64	4.65%	64	4.15%	64	3.65%
65	5.25%	65	4.75%	65	4.25%	65	3.75%
66	5.35%	66	4.85%	66	4.35%	66	3.85%
67	5.45%	67	4.95%	67	4.45%	67	3.95%
68	5.55%	68	5.05%	68	4.55%	68	4.05%
69	5.65%	69	5.15%	69	4.65%	69	4.15%
70	5.75%	70	5.25%	70	4.75%	70	4.25%
71	5.85%	71	5.35%	71	4.85%	71	4.35%
72	5.95%	72	5.45%	72	4.95%	72	4.45%
73	6.05%	73	5.55%	73	5.05%	73	4.55%
74	6.15%	74	5.65%	74	5.15%	74	4.65%
75	6.25%	75	5.75%	75	5.25%	75	4.75%
76	6.35%	76	5.85%	76	5.35%	76	4.85%
77	6.45%	77	5.95%	77	5.45%	77	4.95%
78	6.55%	78	6.05%	78	5.55%	78	5.05%
79	6.65%	79	6.15%	79	5.65%	79	5.15%
80+	6.75%	80+	6.25%	80+	5.75%	80+	5.25%

For more details about the MNL IncomeVantage®,  
please call the Midland Retirement Distributors<sup>SM</sup> Sales Team.

**833-451-7692**

The MNL IncomeVantage® is issued on form ICC16-AS146A/AS139A/AS145A (contract), by Midland National® 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.

We will need to be notified in writing to begin receiving Lifetime Payment Amounts. Once Lifetime Payment Amounts begin, GLWB Stacking Roll-Up Credits will no longer be applied.

For tax treatment of Lifetime Payment Amounts please see your tax professional. Under current tax law, income payments from MNL IncomeVantage 10 may be taxed as ordinary income. Additionally, if taken before 59½, income payments may be subject to 10% IRS penalty.