

Interest Rates Effective September 10, 2019

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

		7-Year	
Summit SM Discovery 7 Fixed Index Annuity		High Band Initial Premium \$100,000+	Low Band Initial Premium \$50,000-\$99,999
S&P 500[®]	MPP Index Cap Rate	1.50%	1.40%
	APP Index Cap Rate	3.50%	3.15%
	APP Participation Rate (No Cap)	25%	20%
	DPS Declared Rate	3.70%	3.45%
	DA Index Margin (No Cap)	5.65%	6.20%
S&P Multi-Asset Risk Control 5% Excess Return	APP Participation Rate (No Cap)	65%	55%
	2-Year PP Participation Rate (No Cap)	100%	80%
S&P 500[®] Low Volatility Daily Risk Control 5%	APP Index Margin (No Cap)	4.65%	5.35%
	2-Year PP Index Margin (No Cap) (Annual Index Margin Shown)	2.95%	3.15%
Fixed Account Rate		1.50%	1.40%
Avoid roadblocks and good order issues by completing RegEd training. Course URL: https://secure.reged.com/TrainingPlatform Product Code: 18SFGMRD_02			

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

SummitSM Discovery 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 SummitSM Discovery,
please call the Midland Retirement DistributorsSM Sales Desk.

833-451-7692

Insurance products issued 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.

The SummitSM Discovery 7 is issued by Midland National[®] Life Insurance Company, West Des Moines, IA on form MC401A/ICC18-MC401A.MVA (contract), or appropriate state variation. This product, its features and riders may not be available in all states.

Your client needs to notify us in writing to begin receiving their 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, your client should see their tax advisor. Under current tax law, income payments from Summit Discovery may be taxed as ordinary income. Additionally, if taken before 59½, income payments may be subject to 10% IRS penalty.