

## Interest rates effective October 17, 2023

### MNL Guarantee Pro®

RegEd training code (for financial professional use only): 21SFGMNL\_02

	High band Initial Premium \$100,000+	Low band Initial Premium \$20,000-\$99,999
MNL Guarantee Pro 3	5.50%	5.10%
MNL Guarantee Pro 5	5.60%	5.35%
MNL Guarantee Pro 7	5.65%	5.35%

Certain guarantee periods may not be available. Please confirm availability with your financial professional. The declared fixed rate is an annual effective rate. Interest is credited daily.

## New business guidelines

Rates for applications submitted through an electronic order platform (Affirm, AnnuityNet, Pershing Subscribe)<sup>1</sup> will be based upon the date the financial professional submits the order, as long as the order is transmitted by the financial institution 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 60 calendar days from the date the order was submitted by the financial professional if the order is transmitted by the financial institution and received by Midland National within 10 calendar days. If the 60<sup>th</sup> 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 60 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.

FireLight<sup>2</sup> and paper applications must be signed prior to the effective date of the change and received in the Home Office within 10 calendar days of the signed date to hold previous rates. For 1035 Exchanges/Transfers, the applicant will receive the greater interest rate in effect at the application signed date or receipt of premium at the Home Office, if premium is received within 60 calendar days of the applicant's signed date. If the 60<sup>th</sup> 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 60 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.

**Contact your financial professional for additional details.**

<sup>1</sup> Affirm, AnnuityNet, and Pershing Subscribe availability varies by broker/dealer. Affirm, AnnuityNet, and Pershing Subscribe are third-party companies not affiliated with Midland National.

<sup>2</sup> FireLight availability varies by broker/dealer. FireLight is a proprietary sales automation platform developed by Hexure who is an independent third-party company not affiliated with Midland National.

Rates are effective as of publication date and are subject to change. Rates may vary by premium, surrender charge period and/or guarantee period selected.

A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state. Surrender charges and market value adjustments will reset for subsequent guarantee periods. See product brochure and disclosure for further information on re-entry, market value adjustment and other product features.

All guarantees are backed by the financial strength and claims-paying ability of Midland National® Life Insurance Company.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Securities distributed by Sammons Financial Network®, LLC., member FINRA. Insurance products are issued by Midland National® Life Insurance Company (West Des Moines, IA). Sammons Institutional Group®, Inc. provides administrative services. Sammons Financial Network®, LLC., Midland National® Life Insurance Company, and Sammons Institutional Group®, Inc., are wholly owned subsidiaries of Sammons® Financial Group, Inc. Midland Retirement Distributors® is a division of Sammons Institutional Group®, Inc.

Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options, and limitations by product and state.

The MNL Guarantee Pro® is issued on base contract form ICC21-AS204A/AS204A (contract), or appropriate state variation including all applicable endorsements and riders.