

LiveWell® Guarantee Annuity

a Multi-Year Guaranteed Annuity, issued by Midland National® Life Insurance Company

Interest Rates Effective November 5, 2018

Premium Bands	ACT NOW! ENDS 12/31/2018	
	3-Year	5-Year
Band #1 Initial Premium \$25,000 - \$99,999.99	2.85%	3.00%
Band #2 Initial Premium \$100,000 - \$249,999.99	3.15%	3.30%
Band #3 Initial Premium \$250,000+	3.20%	3.40%

Applications must be received on a business day, by market close, prior to the effective date to hold previous rates. For rates on 1035 Exchanges/Transfers, you will receive the greater interest rate in effect at the application received date or receipt of premium at the Service Center, if received within 30 days. If the 30th day falls on a weekend or holiday, the funds need to be received by the previous business day, prior to market close, in order to hold the current interest rate. Funds received after 30 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.

Additional guarantee periods and associated rates may be available, while certain guarantee periods may not be available. Please contact your financial professional for availability.

**For additional information, please contact:
Sammons Retirement Solutions at 866-747-3421 or visit us online at www.srslivewell.com.**

If you're a financial professional and would like more information about the LiveWell® Guarantee Annuity, please contact the Sammons Retirement Solutions Sales Desk at 855-624-0201.

Innovation Backed By More Than 110 Years' Experience

The LiveWell® Guarantee Annuity is distributed by Sammons Retirement Solutions® and issued by Midland National® Life Insurance Company. Founded in 1906 under the name of Dakota Mutual Life Insurance Company, Midland National assumed its current name in 1925. Today Midland National is one of the leading insurance companies in the U.S. Throughout the Company's history, Midland National has enjoyed steady growth, stability, and industry success.

Sammons Retirement Solutions specializes in simple, innovative, and straightforward solutions to help individual investors live well in retirement. Midland National currently holds more than 1 million life insurance and annuity policies with over \$56 billion* in assets. Independent rating agencies have awarded the following ratings:

A+ Superior

A.M. Best^{a,b} (2nd category of 15)
Superior ability to meet ongoing obligations to policyholders

A+ Strong

S&P Global Ratings^{b,c} (5th category of 22)
Very strong financial security characteristics

A+ Stable

Fitch Ratings^{b,d} (5th category of 19)
Strong business profile and investment performance

A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Fitch Ratings is a global leader in financial information services and credit ratings. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The above ratings apply to Midland National's financial strength and claims-paying ability. These ratings do not apply to the safety or performance of the variable separate accounts which will fluctuate in value. a) A.M. Best rating affirmed on August 2, 2018. For the latest rating, access www.ambest.com. b) Awarded to Midland National® as part of Sammons® Financial Group Inc., which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. c) S&P Global Ratings' rating assigned February 26, 2009 and affirmed on September 10, 2018. d) Fitch Ratings' rating affirmed on April 24, 2018, assigned an Insurer Financial Strength rating of A+ Stable. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization, and strong operating profitability supported by strong investment performance. For more information access www.fitchratings.com.

* Statutory Basis as of 12/31/2017.

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.

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.

Neither Sammons Retirement Solutions, Midland National, nor any financial professional acting on its behalf, should be viewed as providing legal, tax, or investment advice. Please consult with and rely on your own tax, legal, or investment professional(s).

The LiveWell® Guarantee Annuity is issued on form AS144A/ICC15-AS144A (contract), and AR334A/ICC16-AR334A (endorsement) or appropriate state variations by Midland National® Life Insurance Company, West Des Moines, IA. This product, its features and riders may not be available in all states.

NOT FDIC/NCUA INSURED, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.