

## Interest rate special effective June 16, 2020

Premium bands	Limited-time rate special!	5-year	Limited-time rate special!	10-year
	3-year		7-year	
<b>Band #1</b> Initial premium \$25,000 - \$99,999.99	<b>2.10%</b>	2.00%	<b>3.00%</b>	2.45%
<b>Band #2</b> Initial premium \$100,000 - \$249,999.99	<b>2.40%</b>	2.30%	<b>3.25%</b>	2.65%
<b>Band #3</b> Initial premium \$250,000+	<b>2.45%</b>	2.40%	<b>3.30%</b>	2.70%

**IMPORTANT NOTICE:** Due to recent circumstances, all MYGA applications, for all guarantee periods, must be submitted electronically. *Financial professionals, please check with your broker/dealer for approved electronic order entry platforms and virtual practices.*

## New business guidelines

Interest rates are subject to change without notice. Applications must be received prior to the new rate effective date to qualify for a rate hold. The rate hold period is 45 days from the date we receive the application. The applicant will receive the more favorable interest rate in effect at the application received date or receipt of premium at the home office, if received within the rate hold period. If the rate hold period ends on a weekend or holiday, the previous business day will hold the rate. For electronic applications (Affirm, AnnuityNet, Pershing Subscribe), the application received date is the date the financial professional submits the order, as long as the financial institution transmits the order to the home office within 10 calendar days. If the applicant no longer qualifies for a rate hold, they will receive the current rates on the contract effective date. Rate hold only applies for the first guarantee period. The interest rate is reflected on the annual statement.

Certain guarantee periods may not be available. Please confirm availability with your financial professional.

**For more information, please contact:**

# Helping you enjoy a life of living well

At Sammons Retirement Solutions, we know you want to live well and retire well. But in order to do that, you need your retirement funds to last. The problem is many people are outliving their savings, which may make you feel anxious about your financial future.

Through our affiliation with Midland National® Life Insurance Company and their long history and proven financial track record, Sammons Retirement Solutions is a trusted partner positioned to stand strong well into the future.

For more than a century, Midland National, the issuing company of all annuities distributed by Sammons Retirement Solutions, has stood by their customers—focusing on providing growth, income, and financial protection. Midland National brings this solid backing to each annuity contract. Independent rating agencies have awarded the following ratings:

“**A+**”

**A.M. Best<sup>A,B</sup>** (Superior) (Second category of 15)

**S&P Global Ratings<sup>B,C</sup>** (Strong) (Fifth category of 22)

**Fitch Ratings<sup>B,D</sup>** (Stable) (Fifth category of 19)

**Let's work together.** Now is the time to work with your financial professional to develop a strong retirement plan you believe in. In the meantime, see if your values align with ours and if our simple, innovative, and straightforward solutions may be right for you. Visit [srslivewell.com](http://srslivewell.com).

Insurance products are issued by Midland National® Life Insurance Company (West Des Moines, IA). Sammons Institutional Group<sup>SM</sup>, Inc. provides administrative services. Sammons Financial Network® LLC., Midland National® Life Insurance Company, and Sammons Institutional Group<sup>SM</sup>, Inc. are wholly owned subsidiaries of Sammons® Financial Group, Inc. Sammons Retirement Solutions® and Midland Retirement Distributors® are divisions of Sammons Institutional Group<sup>SM</sup>, Inc.

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 Institutional Group<sup>SM</sup>, Inc., Midland National® Life Insurance Company, Sammons Retirement Solutions® (a marketing division of Sammons Institutional Group), nor any agents acting on its behalf, should be viewed as providing legal, tax, or investment advice. Please rely upon your own qualified professional(s).

The LiveWell® Guarantee Annuity is issued on base contract form ASI44A/ICCI5-ASI44A or appropriate state variation including all applicable endorsements or riders. This product, its features and riders may not be available in all states. See product-specific disclosure for further details on benefits and limitations.

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. **A)** A.M. Best rating affirmed on August 7, 2019. For the latest rating, access [ambest.com](http://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 August 14, 2019. **D)** Fitch Ratings' rating affirmed an Insurer Financial Strength rating of A+ Stable on April 9, 2020. 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 [fitchratings.com](http://fitchratings.com).