

Financial professional use only:  
**RegEd training code: 21SRSGMAX\_02**

## Interest rates effective April 19, 2024

Premium Bands	3-year	5-year	7-year
<b>Band # 1</b> Initial Premium \$20,000 - \$99,999.99	5.00%	5.20%	5.10%
<b>Band # 2</b> Initial Premium \$100,000 - \$249,999.99	5.25%	5.40%	5.30%
<b>Band # 3</b> Initial Premium \$250,000+	5.30%	5.45%	5.35%

Guarantee periods vary by state and financial institution. 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) 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 60th 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 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 60th 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.

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.

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.

The LiveWell® Guarantee Max is issued on base contract form AS205A/ICC21-AS205A or appropriate state variation including all applicable endorsements and riders by Midland National® Life Insurance Company, West Des Moines, IA. This product, its features and riders may not be available in all states. See product-specific disclosure for further details on benefits and limitations.

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