

Financial professional use only:
RegEd training code: 21SRSGMAX_02

Interest rates effective January 16, 2025

Premium Bands	3-year	5-year	7-year
Band #1 Initial Premium \$20,000 - \$99,999.99	4.80%	5.05%	5.05%
Band #2 Initial Premium \$100,000 - \$249,999.99	5.05%	5.25%	5.25%
Band #3 Initial Premium \$250,000+	5.15%	5.35%	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

Rate lock guidelines: Rate will be based on more favorable rate between application signed date and premium received date, as long as premium is received within 60 days from the application signed date.

Annuity Order Entry

- For electronic applications submitted on AnnuityNet, Affirm, or Pershing Subscribe, the application signed date is determined by the final date the electronic order is submitted to the back office. Physical signature dates will not be utilized.
- Applications must be submitted to the back office by the business day prior to the change effective date.

Annuity e-Biz

- When e-signature is declined, physical signature dates will not be utilized to determine the rate received. The rate lock will be determined by the date the application is electronically transmitted and received by Midland National.
- Annuity e-Biz applications must be transmitted to Midland National by 11:59 pm (CST) on the business day prior to a change effective date. Applications transmitted on weekends or holidays will have an application received date of the next business day.

Paper applications

- Paper applications must be signed by the calendar day prior to a change effective date.

Contact your financial professional for additional details.

AnnuityNet by Zinnia, Affirm, Pershing Subscribe and Firelight by Hexure are independent companies 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.

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 form AS205A/ICC21-AS205A (contract), MEI23A/ICC19-MEI23A, and ARI51A (riders/endorsements) 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. See product-specific disclosure for further details on benefits and limitations.

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NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PREMIUM, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.