

Interest rates effective December 10, 2024

LiveWell® Preferred 5		Band #1	Band #2	Band #3
		Accumulation value less than \$100,000	Accumulation value \$100,000 - \$249,999	Accumulation \$250,000+
S&P 500® Index	APP with cap rate	7.75%	8.00%	8.25%
	APP with par rate	30%	35%	40%
	2YPP with par rate	40%	45%	50%
S&P 500® Low Volatility Daily Risk Control 5% Index ER	APP with par rate	115%	120%	125%
	2YPP with par rate	170%	175%	180%
Nasdaq-100 Volatility Control 12%™ Index	APP with cap rate	8.50%	8.75%	9.00%
	APP with par rate	45%	50%	55%
	2YPP with par rate	70%	75%	80%
Fidelity Multifactor Yield Index 5% ER	APP with par rate	110%	120%	125%
	2YPP with par rate	180%	190%	195%
Fixed account rate		1.75%	1.85%	2.05%

LiveWell® Preferred 7		Band #1	Band #2	Band #3
		Accumulation value less than \$100,000	Accumulation value \$100,000 - \$249,999	Accumulation \$250,000+
S&P 500® Index	APP with cap rate	8.00%	8.25%	8.50%
	APP with par rate	35%	40%	45%
	2YPP with par rate	45%	50%	55%
S&P 500® Low Volatility Daily Risk Control 5% Index ER	APP with par rate	120%	125%	130%
	2YPP with par rate	180%	185%	190%
Nasdaq-100 Volatility Control 12%™ Index	APP with cap rate	8.75%	9.00%	9.25%
	APP with par rate	50%	55%	60%
	2YPP with par rate	75%	80%	85%
Fidelity Multifactor Yield Index 5% ER	APP with par rate	115%	125%	130%
	2YPP with par rate	185%	195%	200%
Fixed account rate		1.75%	1.95%	2.15%

Abbreviation key: APP = Annual point-to-point | 2YPP = Two-year point-to-point | ER = Excess return | Par rate = Participation rate

Interest rates effective December 10, 2024

LiveWell® Preferred 8		Band #1	Band #2	Band #3
		Accumulation value less than \$100,000	Accumulation value \$100,000 - \$249,999	Accumulation \$250,000+
S&P 500® Index	APP with cap rate	8.05%	8.30%	8.55%
	APP with par rate	35%	40%	45%
	2YPP with par rate	50%	55%	60%
S&P 500® Low Volatility Daily Risk Control 5% Index ER	APP with par rate	125%	130%	135%
	2YPP with par rate	190%	195%	200%
Nasdaq-100 Volatility Control 12%™ Index	APP with cap rate	8.75%	9.00%	9.25%
	APP with par rate	55%	60%	65%
	2YPP with par rate	80%	85%	90%
Fidelity Multifactor Yield Index 5% ER	APP with par rate	120%	130%	135%
	2YPP with par rate	190%	200%	205%
Fixed account rate		1.85%	2.05%	2.25%

LiveWell® Preferred 10		Band #1	Band #2	Band #3
		Accumulation value less than \$100,000	Accumulation value \$100,000 - \$249,999	Accumulation \$250,000+
S&P 500® Index	APP with cap rate	8.25%	8.50%	8.75%
	APP with par rate	40%	45%	50%
	2YPP with par rate	55%	60%	65%
S&P 500® Low Volatility Daily Risk Control 5% Index ER	APP with par rate	130%	135%	140%
	2YPP with par rate	200%	205%	210%
Nasdaq-100 Volatility Control 12%™ Index	APP with cap rate	9.00%	9.25%	9.50%
	APP with par rate	60%	65%	70%
	2YPP with par rate	85%	90%	95%
Fidelity Multifactor Yield Index 5% ER	APP with par rate	125%	135%	140%
	2YPP with par rate	195%	205%	210%
Fixed account rate		1.95%	2.15%	2.35%

Abbreviation key: APP = Annual point-to-point | 2YPP = Two-year point-to-point | ER = Excess return | Par rate = Participation rate

New business rates effective as of: December 10, 2024

Index account options

- **Cap rates** are upper limits on how much of the index gain you can receive. If the underlying performance of any index is zero or negative, the interest credited to your contract will be zero.
- **Participation rates** are the percentage of index performance you will receive if the index value increases during the term. If the underlying performance of any index is zero or negative, the interest credited to your contract will be zero.

Fixed account options

With LiveWell Preferred, you may allocate your premium among the available options below, which each offer an opportunity to earn interest based on one or more indices or crediting methods. New business rates shown below are guaranteed for the initial term and subject to change at the beginning of each new term unless otherwise noted. For renewal rates in subsequent contract years, refer to your anniversary statement.

Premium allocated to the fixed account will earn the current interest rate, which is credited daily. The fixed account interest rate is set on the issue date and declared annually thereafter, subject to a guaranteed minimum rate of 0.10%. Subsequent premium added after issue will earn at a fixed rate declared at the time the premium is submitted and will be allocated according to the most recent allocation instructions at the next contract anniversary.

Index account options

Premium allocated to an index account is not guaranteed to receive interest in any given contract year, but has the potential to receive interest based on one or more chosen external index and crediting methods. Allocation to an index account option is not an investment in that particular index, and you will not receive interest that matches any gains in the index. Subsequent premium added after issue will earn at a fixed rate declared at the time the premium is submitted and will be allocated according to the most recent allocation instructions at the next contract anniversary.

New business guidelines

Rate lock guidelines: Rates will be based on more favorable rates between application received date and premium received date, as long as premium is received within 45 days from the application received date.

Annuity Order Entry

- For applications submitted on AnnuityNet, Affirm, or Pershing Subscribe, the application received date is determined by the date the electronic order is transmitted to Midland National.
- Applications must be submitted to the back office by the business day prior to the change effective date **and** transmitted to Midland National within 10 calendar days of the submit date.

FireLight®

- For Firelight applications, the received date is determined by the date the electronic application is transmitted to Midland National.
- Firelight 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 received at Midland National by the business day prior to the change effective date.

FireLight, Affirm, AnnuityNet, and Pershing Subscribe are independent third-party companies and are not affiliated with Midland National.

Contact your financial professional for additional details.

All rates and features of the product are subject to change.

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.

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 financial institution.

Neither Midland National® Life Insurance Company, Sammons Institutional Group®, Inc., nor any financial professionals acting on its behalf, should be viewed as providing legal, tax or investment advice.

Fixed index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

LiveWell® Preferred Fixed Index Annuity is issued on form ASI49A/ICCI6-ASI49A.MVA (contract), AR269A/ICCI4-AR269A, AR270A/ICCI4-AR270A, AR271A/ICCI4-AR271A, AR272A/ICCI4-AR272A, AR334A/ICCI6-AR334A, AR335A/ICCI6-AR335A, AR376A/ICCI9-AR376A (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.

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The minimum guaranteed interest rate is equal to 0.10%. The minimum guaranteed cap rate is equal to 1.00%.

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