

Midland National Life Insurance Company

Annuity Interest Rates & Features

Effective November 1, 2013

Applications must be received prior to this date to hold previous rates. Rates on 1035 Exchanges/Transfers are held 45 calendar days from the date the application was received in the Home Office. You may fax in 1035 Exchange/Transfers to hold the current rates, however, the original documentation must be received in the Home Office by the next business day in order to process the Exchange/Transfer. If the 45th 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 and Index Margins/Participation Rates/Index Cap Rates. Funds received after 45 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.

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DA = Daily Average
MA = Monthly Average
APP = Annual Point to Point
MPP = Monthly Point to Point
IPT = Inverse Performance Trigger

Fixed Index Annuities

BLENDED PRODUCT — Fixed Index Annuity

New Product Training Required

MNL IncomeVantage^{SM 11}

High Band - Initial Premium Level of \$250,000 and over

FEATURES	10-YEAR OPTION					14-YEAR OPTION				
	DA Index Margin	MA Participation Rate	APP Index Cap Rate	MPP# Index Cap Rate	IPT* Declared Rate	DA Index Margin	MA Participation Rate	APP Index Cap Rate	MPP# Index Cap Rate	IPT* Declared Rate
S&P 500®	3.60%	55%	3.60%	1.75%	3.55%	2.65%	65%	4.40%	2.10%	4.35%
DJIA SM	3.25%	50%	3.45%	N/A	N/A	2.20%	65%	4.35%	N/A	N/A
S&P MIDCAP 400®	6.20%	40%	3.10%	N/A	N/A	4.70%	50%	3.90%	N/A	N/A
NASDAQ-100®	N/A	N/A	3.35%	1.55%	N/A	N/A	N/A	4.20%	1.90%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	3.40%	N/A	N/A	N/A	N/A	4.25%	N/A	N/A
FIXED ACCOUNT RATE	1.70%					2.10%				
GLWB BONUS**	5.00%					5.00%				

Low Band - Initial Premium Level of \$50,000 – \$249,999

FEATURES	10-YEAR OPTION					14-YEAR OPTION				
	DA Index Margin	MA Participation Rate	APP Index Cap Rate	MPP# Index Cap Rate	IPT* Declared Rate	DA Index Margin	MA Participation Rate	APP Index Cap Rate	MPP# Index Cap Rate	IPT* Declared Rate
S&P 500®	4.20%	45%	3.05%	1.55%	3.05%	3.25%	55%	3.90%	1.90%	3.85%
DJIA SM	3.95%	45%	2.90%	N/A	N/A	2.85%	60%	3.80%	N/A	N/A
S&P MIDCAP 400®	7.30%	35%	2.55%	N/A	N/A	5.55%	45%	3.40%	N/A	N/A
NASDAQ-100®	N/A	N/A	2.80%	1.30%	N/A	N/A	N/A	3.65%	1.70%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	2.80%	N/A	N/A	N/A	N/A	3.70%	N/A	N/A
FIXED ACCOUNT RATE	1.45%					1.85%				
GLWB BONUS**	5.00%					5.00%				

*IPT = Inverse Performance Trigger

** GLWB Bonus and GLWB Stacking Roll-Up Credit are not applied to the Accumulation Value, only to the GLWB Value, which is used to determine the lifetime payment amount. The GLWB value is not available for withdrawal, surrender or as a death benefit. There is no GLWB Stacking Roll-Up Credit in years when a withdrawal is taken or lifetime income payments have been elected. GLWB Stacking Roll-Up Credit is available if a Required Minimum Distribution (RMD) is required.



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Midland National Annuity Interest Rates & Features

Effective November 1, 2013 - Fixed Index Annuities

BLENDED PRODUCT — Fixed Index Annuity

MNL RetireVantage^{SM 6}

High Band - Initial Premium Level of \$250,000

FEATURES	10-Year Surrender Charge					14-Year Surrender Charge				
	DA Index Margin	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT* Declared Rate	DA Index Margin	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT* Declared Rate
S&P 500 [®]	2.25%	70%	4.75%	2.20%	4.65%	1.20%	80%	6.00%	2.60%	5.50%
DJIA SM	1.80%	70%	4.70%	N/A	N/A	0.65%	85%	6.05%	N/A	N/A
S&P MIDCAP 400 [®]	4.40%	50%	4.20%	N/A	N/A	3.35%	60%	5.20%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	4.50%	2.00%	N/A	N/A	N/A	5.60%	2.40%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	4.60%	N/A	N/A	N/A	N/A	5.75%	N/A	N/A
FIXED ACCOUNT RATE	2.25%					2.70%				
PREMIUM BONUS ⁹	3.00%					5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	5.31% <small>(First-year yield = 2.25% Fixed Rate + 3.00% Premium Bonus.⁹)</small>					7.83% <small>(First-year yield = 2.70% Fixed Rate + 5.00% Premium Bonus.⁹)</small>				

Low Band - Initial Premium Level of \$20,000 – \$249,999

FEATURES	10-Year Surrender Charge					14-Year Surrender Charge				
	DA Index Margin	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT* Declared Rate	DA Index Margin	MA Participation Rate	APP Index Cap Rate	MPP Index Cap Rate	IPT* Declared Rate
S&P 500 [®]	2.75%	65%	4.30%	2.05%	4.25%	1.65%	75%	5.40%	2.45%	5.15%
DJIA SM	2.35%	65%	4.25%	N/A	N/A	1.15%	80%	5.35%	N/A	N/A
S&P MIDCAP 400 [®]	4.85%	45%	3.80%	N/A	N/A	3.80%	55%	4.70%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	4.10%	1.85%	N/A	N/A	N/A	5.05%	2.20%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	4.15%	N/A	N/A	N/A	N/A	5.20%	N/A	N/A
FIXED ACCOUNT RATE	2.05%					2.50%				
PREMIUM BONUS ⁹	3.00%					5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	5.11% <small>(First-year yield = 2.05% Fixed Rate + 3.00% Premium Bonus.⁹)</small>					7.62% <small>(First-year yield = 2.50% Fixed Rate + 5.00% Premium Bonus.⁹)</small>				

*IPT = Inverse Performance Trigger

State-Specific Rates available for Ohio, Texas and Utah on the MNL RetireVantage^{SM 10}. Please see form # 18317Y-R.



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MNL SecureVantageSM 10 & 14

Fixed Index Annuity

Annuity Interest Rates

Effective 09-18-13

Minimum Premium: \$20,000 Non-Qualified & Qualified

HIGH Band - Initial Premium Level of \$250,000 and over

Features	10-Year Surrender Charge				
	DA Index Margin Only	MA Participation Rate Only	APP Index Cap Rate Only	MPP# Index Cap Rate Only	IPT* Declared Rate
S&P 500 [®]	2.50%	65%	4.55%	2.15%	4.45%
DJIA SM	2.05%	70%	4.45%	N/A	N/A
S&P MIDCAP 400 [®]	4.60%	50%	4.00%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	4.30%	2.00%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	4.40%	N/A	N/A
FIXED ACCOUNT RATE ¹	2.15%				
PREMIUM BONUS	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.25% (First-year yield = 2.15% Fixed Rate + 5.00% Premium Bonus ²)				

Features	14-Year Surrender Charge				
	DA Index Margin Only	MA Participation Rate Only	APP Index Cap Rate Only	MPP# Index Cap Rate Only	IPT* Declared Rate
S&P 500 [®]	1.80%	75%	5.25%	2.40%	5.05%
DJIA SM	1.30%	80%	5.20%	N/A	N/A
S&P MIDCAP 400 [®]	3.90%	55%	4.60%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	5.00%	2.15%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	5.05%	N/A	N/A
FIXED ACCOUNT RATE ¹	2.45%				
PREMIUM BONUS	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.57% (First-year yield = 2.45% Fixed Rate + 5.00% Premium Bonus ²)				

LOW Band - Initial Premium Level of \$20,000 - \$249,999

Features	10-Year Surrender Charge				
	DA Index Margin Only	MA Participation Rate Only	APP Index Cap Rate Only	MPP# Index Cap Rate Only	IPT* Declared Rate
S&P 500 [®]	3.10%	60%	4.00%	2.00%	4.00%
DJIA SM	2.75%	60%	3.90%	N/A	N/A
S&P MIDCAP 400 [®]	5.35%	45%	3.50%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	3.75%	1.70%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	3.80%	N/A	N/A
FIXED ACCOUNT RATE ¹	1.90%				
PREMIUM BONUS	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.99% (First-year yield = 1.90% Fixed Rate + 5.00% Premium Bonus ²)				

Features	14-Year Surrender Charge				
	DA Index Margin Only	MA Participation Rate Only	APP Index Cap Rate Only	MPP# Index Cap Rate Only	IPT* Declared Rate
S&P 500 [®]	2.40%	65%	4.65%	2.20%	4.55%
DJIA SM	1.95%	70%	4.55%	N/A	N/A
S&P MIDCAP 400 [®]	4.50%	50%	4.10%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	4.40%	2.00%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	4.50%	N/A	N/A
FIXED ACCOUNT RATE ¹	2.20%				
PREMIUM BONUS	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.31% (First-year yield = 2.20% Fixed Rate + 5.00% Premium Bonus ²)				

*IPT = Inverse Performance Trigger

1. The Minimum Guaranteed Fixed Account Interest Rate is 0.50%

2. Products that have premium bonuses may offer lower credited interest rates, greater Index Margins, lower Index Cap Rates and/or lower Participation Rates than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower interest rates, greater Index Margins, lower Index Cap Rates and/or lower Participation Rates.



4350 Westown Parkway | West Des Moines, IA 50266 | www.MidlandNational.com

Midland National Annuity Interest Rates & Features

Effective November 1, 2013 - Fixed Index Annuities

BLENDED PRODUCT — Fixed Index Annuity

MNL PINNACLE® 6

FEATURES	10-Year Surrender Charge		
	DA Participation Rate Only	APP Index Cap Rate Only	MPP Monthly Cap Only
S&P 500®	50%	3.15%	1.60%
DJIA SM	50%	3.00%	N/A
S&P MIDCAP 400®	35%	2.65%	N/A
RUSSELL 2000®	35%	2.65%	N/A
NASDAQ-100®	N/A	2.90%	1.35%
EURO STOXX 50®	N/A	3.15%	N/A
OPTIMAL INDEX STRATEGY® ⁷	N/A	2.35%	N/A
Fixed Account Rate	1.50%		
Premium Bonus ⁹	5.00%		
First-Year Yield (IN FIXED ACCOUNT)	6.57%		

(First-year yield = 1.50% Fixed Account Rate + 5.00% Premium Bonus.)

INDEX MARGIN PRODUCT¹

MNL INNOVATOR CHOICE® SERIES⁴—Index Cap Rate is applied **after** Index Margin.

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION		
		DA	APP	MPP#	DA	APP	MPP#
S&P 500®	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.	3.25%	1.25%	1.90%	2.60%	1.15%	2.10%
DJIA SM		2.85%	1.55%	N/A	2.20%	1.35%	N/A
S&P MIDCAP 400®		5.55%	3.20%	N/A	4.70%	3.30%	N/A
RUSSELL 2000®		6.30%	3.55%	N/A	5.25%	3.80%	N/A
NASDAQ-100®		N/A	2.40%	1.70%	N/A	2.60%	1.90%
EURO STOXX 50®		N/A	1.10%	N/A	N/A	0.95%	N/A
OPTIMAL INDEX STRATEGY® ⁷		N/A	5.00%	N/A	N/A	5.60%	N/A
ANNUAL CAP - S&P 500		N/A	4.00%	N/A	N/A	4.75%	N/A
ANNUAL CAP - (UNLESS OTHERWISE NOTED)		N/A	4.00%	N/A	N/A	4.75%	N/A
ANNUAL CAP - OPTIMAL INDEX STRATEGY		N/A	4.00%	N/A	N/A	4.75%	N/A
FIXED ACCOUNT RATE		1.85%			2.10%		
PREMIUM BONUS ⁹		5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		6.94%			12.31%		

(First-year yield = 1.85% Fixed Rate + 5.00% Premium Bonus.) (First-year yield = 2.10% Fixed Rate + 10.00% Premium Bonus.)



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Midland National Annuity Interest Rates & Features

Effective November 1, 2013 - Fixed Index Annuities

PARTICIPATION RATE PRODUCTS²

MNL PROSPERITY CHOICE[®] SERIES⁴—Index Cap Rate is applied **after** Participation Rate.

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION			
		DA	APP	MPP#	DA	APP	MPP#	
S&P 500 [®]	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.	60%	90%	1.90%	70%	80%	2.10%	
DJIA SM		65%	75%	N/A	70%	80%	N/A	
S&P MIDCAP 400 [®]		45%	55%	N/A	50%	50%	N/A	
RUSSELL 2000 [®]		45%	50%	N/A	50%	45%	N/A	
NASDAQ-100 [®]		N/A	65%	1.70%	N/A	60%	1.90%	
EURO STOXX 50 [®]		N/A	100%	N/A	N/A	85%	N/A	
OPTIMAL INDEX STRATEGY ^{®7}		N/A	35%	N/A	N/A	40%	N/A	
ANNUAL CAP- S&P 500		N/A	4.00%	N/A	N/A	4.75%	N/A	
ANNUAL CAP- (UNLESS OTHERWISE NOTED)		N/A	4.00%	N/A	N/A	4.75%	N/A	
ANNUAL CAP - OPTIMAL INDEX STRATEGY		N/A	4.00%	N/A	N/A	4.75%	N/A	
FIXED ACCOUNT RATE			1.85%			2.10%		
PREMIUM BONUS ⁹			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)			6.94%			12.31%		
			<small>(First-year yield = 1.85% Fixed Rate + 5.00% Premium Bonus.⁹)</small>			<small>(First-year yield = 2.10% Fixed Rate + 10.00% Premium Bonus.⁹)</small>		

MNL PARAGON PLUS^{® 4}

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION			
		MA	APP	MPP#	MA	APP	MPP#	
S&P 500 [®]	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.	55%	35%	1.85%	65%	40%	2.10%	
DJIA SM		60%	35%	N/A	65%	40%	N/A	
S&P MIDCAP 400 [®]		40%	25%	N/A	50%	30%	N/A	
RUSSELL 2000 [®]		40%	25%	N/A	45%	30%	N/A	
NASDAQ-100 [®]		N/A	25%	1.65%	N/A	30%	1.90%	
EURO STOXX 50 [®]		N/A	25%	N/A	N/A	30%	N/A	
FIXED ACCOUNT RATE			1.80%			2.10%		
PREMIUM BONUS ⁹			5.00%			10.00%		
FIRST-YEAR YIELD			6.89%			12.31%		
(IN FIXED ACCOUNT)			<small>(First-year yield = 1.80% Fixed Rate + 5.00% Premium Bonus.⁹)</small>			<small>(First-year yield = 2.10% Fixed Rate + 10.00% Premium Bonus.⁹)</small>		



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Midland National Annuity Interest Rates & Features

Effective November 1, 2013 - Fixed Index Annuities

INDEX CAP RATE ONLY PRODUCTS³

MNL TEN^{® 6} NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.

MNL DIVERSITY TEN^{® 6} NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.

MNL MAINSTREET FOUR^{® 6}

FEATURES	4-YEAR SURRENDER CHARGE
	APP
S&P 500 [®]	3.05%
DJIA SM	2.90%
S&P MIDCAP 400 [®]	2.55%
RUSSELL 2000 [®]	2.55%
NASDAQ-100 [®]	2.80%
EURO STOXX 50 [®]	3.00%
FIXED ACCOUNT RATE	1.45%

MNL CAPSTONE[®] SERIES⁴

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION			
		DA	APP	MPP#	DA	APP	MPP#	
S&P 500 [®]	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE.	4.55%	3.90%	1.90%	5.40%	4.45%	2.10%	
DJIA SM		4.55%	3.80%	N/A	5.55%	4.35%	N/A	
S&P MIDCAP 400 [®]		3.85%	3.40%	N/A	4.40%	3.90%	N/A	
RUSSELL 2000 [®]		3.80%	3.35%	N/A	4.35%	3.90%	N/A	
NASDAQ-100 [®]		N/A	3.65%	1.70%	N/A	4.20%	1.90%	
EURO STOXX 50 [®]		N/A	4.00%	N/A	N/A	4.55%	N/A	
OPTIMAL INDEX STRATEGY ^{SM 7}		N/A	3.00%	N/A	N/A	3.50%	N/A	
FIXED ACCOUNT RATE			1.85%			2.10%		
PREMIUM BONUS ⁹			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)			6.94%			12.31%		

(First-year yield = 1.85% Fixed Rate + 5.00% Premium Bonus.) (First-year yield = 2.10% Fixed Rate + 10.00% Premium Bonus.)



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Midland National Annuity Interest Rates & Features

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INDEX CAP RATE ONLY PRODUCTS³

MNL ENDEAVORSM 12 PLUS⁶

FEATURES	12-YEAR		
	MPP	APP	IPT*
S&P 500 [®]	2.15%	4.55%	4.45%
DJIA SM	N/A	4.45%	N/A
S&P MIDCAP 400 [®]	N/A	4.00%	N/A
RUSSELL 2000 [®]	N/A	4.00%	N/A
NASDAQ-100 [®]	2.00%	4.30%	N/A
EURO STOXX 50 [®]	N/A	4.65%	N/A
HANG SENG	N/A	4.60%	N/A
FIXED ACCOUNT RATE	2.15%		
PREMIUM BONUS ⁹	8.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	10.32%		

(First-year yield = 2.15% Fixed Rate + 8.00% Premium Bonus.)

MNL ENDEAVORSM 12⁶

FEATURES	12-YEAR		
	MPP	APP	IPT*
S&P 500 [®]	2.75%	6.75%	6.00%
DJIA SM	N/A	6.85%	N/A
S&P MIDCAP 400 [®]	N/A	5.85%	N/A
RUSSELL 2000 [®]	N/A	5.80%	N/A
NASDAQ-100 [®]	2.55%	6.30%	N/A
EURO STOXX 50 [®]	N/A	7.05%	N/A
HANG SENG	N/A	7.25%	N/A
FIXED ACCOUNT RATE	3.00%		

MNL ENDEAVORSM 8 PLUS⁶

FEATURES	8-YEAR		
	MPP	APP	IPT*
S&P 500 [®]	1.90%	3.90%	3.85%
DJIA SM	N/A	3.80%	N/A
S&P MIDCAP 400 [®]	N/A	3.40%	N/A
RUSSELL 2000 [®]	N/A	3.35%	N/A
NASDAQ-100 [®]	1.70%	3.65%	N/A
EURO STOXX 50 [®]	N/A	4.00%	N/A
HANG SENG	N/A	3.90%	N/A
FIXED ACCOUNT RATE	1.85%		
PREMIUM BONUS ⁹	5.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.94%		

(First-year yield = 1.85% Fixed Rate + 5.00% Premium Bonus.)

MNL ENDEAVORSM 8⁶

FEATURES	8-YEAR		
	MPP	APP	IPT*
S&P 500 [®]	2.45%	5.55%	5.25%
DJIA SM	N/A	5.55%	N/A
S&P MIDCAP 400 [®]	N/A	4.80%	N/A
RUSSELL 2000 [®]	N/A	4.80%	N/A
NASDAQ-100 [®]	2.25%	5.20%	N/A
EURO STOXX 50 [®]	N/A	5.80%	N/A
HANG SENG	N/A	5.85%	N/A
FIXED ACCOUNT RATE	2.55%		

MNL ENDEAVORSM 6⁶

FEATURES	6-YEAR			
	MPP	APP	Biennial PTP	IPT*
S&P 500 [®]	2.00%	4.00%	8.75%	4.00%
DJIA SM	N/A	3.90%	N/A	N/A
S&P MIDCAP 400 [®]	N/A	3.50%	N/A	N/A
RUSSELL 2000 [®]	N/A	3.45%	N/A	N/A
NASDAQ-100 [®]	1.70%	3.75%	N/A	N/A
EURO STOXX 50 [®]	N/A	4.10%	N/A	N/A
FIXED ACCOUNT RATE	1.90%			

MNL ENDEAVORSM 4⁶

FEATURES	4-YEAR			
	MPP	APP	Biennial PTP	IPT*
S&P 500 [®]	1.65%	3.25%	7.00%	3.25%
DJIA SM	N/A	3.10%	N/A	N/A
S&P MIDCAP 400 [®]	N/A	2.75%	N/A	N/A
RUSSELL 2000 [®]	N/A	2.75%	N/A	N/A
NASDAQ-100 [®]	1.40%	3.00%	N/A	N/A
EURO STOXX 50 [®]	N/A	3.25%	N/A	N/A
FIXED ACCOUNT RATE	1.55%			

*IPT = Inverse Performance Trigger



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Midland National Annuity Interest Rates & Features

Effective November 1, 2013 - Fixed Index Annuities

INDEX CAP RATE ONLY PRODUCTS³

MNL ENDEAVORSM 8 PLUS⁶ – Utah Rates Only

FEATURES	8-YEAR		
	MPP	APP	IPT*
S&P 500 [®]	1.80%	3.70%	3.65%
DJIA SM	N/A	3.55%	N/A
S&P MIDCAP 400 [®]	N/A	3.20%	N/A
RUSSELL 2000 [®]	N/A	3.20%	N/A
NASDAQ-100 [®]	1.60%	3.45%	N/A
EURO STOXX 50 [®]	N/A	3.75%	N/A
HANG SENG	N/A	3.65%	N/A
FIXED ACCOUNT RATE	1.75%		
PREMIUM BONUS ⁹	3.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	4.80%		
	<small>(First-year yield = 1.75% Fixed Rate + 3.00% Premium Bonus.¹)</small>		

MNL ENDEAVORSM 8⁶ – Utah Rates Only

FEATURES	8-YEAR		
	MPP	APP	IPT*
S&P 500 [®]	2.20%	4.75%	4.65%
DJIA SM	N/A	4.70%	N/A
S&P MIDCAP 400 [®]	N/A	4.20%	N/A
RUSSELL 2000 [®]	N/A	4.20%	N/A
NASDAQ-100 [®]	2.00%	4.50%	N/A
EURO STOXX 50 [®]	N/A	4.90%	N/A
HANG SENG	N/A	4.85%	N/A
FIXED ACCOUNT RATE	2.25%		

*IPT = Inverse Performance Trigger



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Midland National Annuity Interest Rates & Features

Effective November 1, 2013 - Fixed Index Annuities

INDEX CAP RATE ONLY PRODUCTS³

MNL SELECTSM SERIES⁶

High Band - Initial Premium Level of \$250,000 and over

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP#	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 [®]	4.00%	2.00%	6.30%	2.65%	7.20%	2.90%	9.55%	3.40%
	DJIA SM	3.90%	N/A	6.35%	N/A	7.40%	N/A	10.05%	N/A
	S&P MIDCAP 400 [®]	3.50%	N/A	5.45%	N/A	6.30%	N/A	8.50%	N/A
	RUSSELL 2000 [®]	3.45%	N/A	5.40%	N/A	6.20%	N/A	8.30%	N/A
	NASDAQ-100 [®]	3.75%	1.70%	5.90%	2.45%	6.70%	2.65%	8.90%	3.20%
	EURO STOXX 50 [®]	4.10%	N/A	6.60%	N/A	7.50%	N/A	10.00%	N/A
	FIXED ACCOUNT RATE	1.90%		2.80%		3.10%		3.90%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP#	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 [®]	3.90%	1.90%	6.00%	2.60%	7.05%	2.85%	9.10%	3.30%
	DJIA SM	3.80%	N/A	6.05%	N/A	7.20%	N/A	9.55%	N/A
	S&P MIDCAP 400 [®]	3.40%	N/A	5.20%	N/A	6.15%	N/A	8.10%	N/A
	RUSSELL 2000 [®]	3.35%	N/A	5.15%	N/A	6.05%	N/A	7.90%	N/A
	NASDAQ-100 [®]	3.65%	1.70%	5.60%	2.40%	6.60%	2.60%	8.50%	3.10%
	EURO STOXX 50 [®]	4.00%	N/A	6.30%	N/A	7.35%	N/A	9.50%	N/A
	FIXED ACCOUNT RATE	1.85%		2.70%		3.05%		3.75%	

Low Band - Initial Premium Level of \$249,999 and under

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP#	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 [®]	3.40%	1.70%	5.40%	2.45%	6.30%	2.65%	8.50%	3.20%
	DJIA SM	3.25%	N/A	5.35%	N/A	6.35%	N/A	8.85%	N/A
	S&P MIDCAP 400 [®]	2.85%¥	N/A	4.70%	N/A	5.45%	N/A	7.55%	N/A
	RUSSELL 2000 [®]	2.85%¥	N/A	4.70%	N/A	5.40%	N/A	7.35%	N/A
	NASDAQ-100 [®]	3.10%	1.45%	5.05%	2.20%	5.90%	2.45%	8.00%	3.00%
	EURO STOXX 50 [®]	3.35%	N/A	5.65%	N/A	6.60%	N/A	8.90%	N/A
	FIXED ACCOUNT RATE	1.60%		2.50%		2.80%		3.55%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION		8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		APP	MPP#	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 [®]	3.25%	1.65%	5.10%	2.35%	6.00%	2.60%	7.90%	3.10%
	DJIA SM	3.10%	N/A	5.00%	N/A	6.05%	N/A	8.20%	N/A
	S&P MIDCAP 400 [®]	2.75%¥	N/A	4.50%	N/A	5.20%	N/A	7.00%	N/A
	RUSSELL 2000 [®]	2.75%¥	N/A	4.50%	N/A	5.15%	N/A	6.85%	N/A
	NASDAQ-100 [®]	3.00%	1.40%	4.85%	2.15%	5.60%	2.40%	7.40%	2.80%
	EURO STOXX 50 [®]	3.25%	N/A	5.35%	N/A	6.30%	N/A	8.30%	N/A
	FIXED ACCOUNT RATE	1.55%		2.40%		2.70%		3.35%	

Texas Only: ¥ Index Cap Rate 3.00%



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Midland National Annuity Interest Rates & Features

Effective November 1, 2013

MULTI-YEAR GUARANTEE PRODUCT

MNL GUARANTEE ULTIMATE® 5

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH-BAND® Initial Premium \$200,000 or more	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE	2.00%	2.45%	2.70%	3.00%	3.25%	3.45%	3.60%
LOW-BAND Initial Premium less than \$200,000	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE	1.65%	2.20%	2.45%	2.75%	3.00%	3.25%	3.40%

MNL GUARANTEE ULTIMATE® II 10

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
HIGH-BAND® Initial Premium \$200,000 or more	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE	1.90%	2.40%	2.65%	3.00%	3.20%	3.40%	3.55%
LOW-BAND Initial Premium less than \$200,000	NO LONGER ACCEPTING SALES UNTIL FURTHER NOTICE	1.60%	2.15%	2.40%	2.70%	3.00%	3.20%	3.35%

The MNL Guarantee Ultimate II is available in the following states: AK, MN, MO, NV, OH, OR, UT, VA, and WA

TRADITIONAL FIXED PRODUCTS

	MIDLAND NATIONAL FLEX I ^{SM 5}	MIDLAND NATIONAL FLEX II ^{SM 5}	MIDLAND NATIONAL FLEX III ^{SM 5}
FEATURES			
FIRST-YEAR	NO LONGER	2.05%	2.35%
FIRST-YEAR	ACCEPTING SALES	7.15%	12.58%
YIELD	UNTIL FURTHER	(First-year yield reflects a 2.05% first-year rate plus a 5.00% premium bonus*)	(First-year yield reflects a 2.35% first-year rate plus a 10.00% premium bonus*)
	NOTICE.		

SINGLE PREMIUM IMMEDIATE PRODUCTS

DIRECT INCOME®	
UP-TO-DATE QUOTES AVAILABLE AT WWW.MIDLANDNATIONAL.COM	
Direct Income Sample Payout Factors Per \$100,000 (paid monthly at end of month)	
10-Year Certain \$930.34	Life & 10, Male age 65 \$570.23
20-Year Certain \$564.79	Life & 10, Female age 65 \$527.64
<i>Factors are based on current rates and may vary by state.</i>	

For detailed rate information regarding the Direct Income, please visit our web site at www.MidlandNational.com.



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- # Rate listed for the Monthly Point-to-Point (MPP) is the Index Cap Rate.
1. Index Margin applies to Index Accounts only; no margin is applied to the Fixed Account.
 2. Participation Rate applies to Index Accounts only; no Participation Rate is applied to the Fixed Account.
 3. Index Cap Rate applies to Index Accounts only; no cap is applied to the Fixed Account.
 4. The Minimum Guaranteed Fixed Interest Rate is 1.00%.
 5. The Minimum Guaranteed Interest Rate is 1.00%.
 6. The Minimum Guaranteed Fixed Account Interest Rate is 1.00%.
 7. Please note the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Optimal Index Strategy consists of the S&P 500[®], EURO STOXX 50[®] and the Russell 2000[®].
 8. Please note that the Initial Premium must be at least \$200,000 in order to receive the high band rate.
 9. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower interest rates, lower Index Cap Rates, lower Participation Rates and/or greater Index Margins.
 10. The Minimum Guaranteed Interest Rate is 0.50%.
 11. The Minimum Guaranteed Fixed Account Interest Rate is 0.50%

Midland National products are issued on form series AS075A, AC/AS098A, AC/AS108A, AC/AS110A, AC/AS119A, AC/AS120A, AC/AS121A, AC/AS124A, AC/AS130A, AC/AS132A, AC/AS139A, and ICC12-AS137A or state variations by Midland National Life Insurance Company, West Des Moines, Iowa. The Optimal Index Strategy is issued on Endorsement forms AR176A, AR177A, AR178A or AR181A and is available on annuity forms AC/AS119A, AC/AS120A, AC/AS121A and AC/AS124A or appropriate state variations by Midland National Life Insurance Company, West Des Moines, Iowa, 50266. These products, their riders and features may not be available in all states.

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