

MNL AccelerateSM 5 fixed index annuity

Rate spotlight
As of 5/4/2021

Crediting method	Declared rates	Hypothetical projected illustrated rates			
Annual Point-to-Point with Participation Rate	MNL Accelerate 5	MNL Accelerate 5			
		Last 10 years	High	Low	
	BlackRock ESG US 5% Index ER	70%	5.31%	5.54%	3.61%
	Fidelity Multifactor Yield Index 5% ER	70%	4.38%	4.89%	3.04%
S&P Multi-Asset Risk Control 5% Excess Return	65%	3.90%	4.67%	3.77%	
Annual Point-to-Point with Enhanced Participation Rate (includes a strategy charge*)					
BlackRock ESG US 5% Index ER	115%	8.67%	9.04%	5.88%	
annual strategy charge percentage	1.00%	^7.67%	^8.04%	^4.88%	
Fidelity Multifactor Yield Index 5% ER	115%	7.16%	8.00%	4.97%	
annual strategy charge percentage	1.00%	^6.16%	^7.00%	^3.97%	
S&P Multi-Asset Risk Control 5% Excess Return	110%	6.54%	7.87%	6.34%	
annual strategy charge percentage	1.00%	^5.54%	^6.87%	^5.34%	
Fixed account	1.90%	1.90%	1.90%	1.90%	

^ Net annual effective rate that reflects applicable strategy charges.

* Known as a strategy fee annual percentage in the contract. The charge is deducted at the end of each term from your accumulation value which may result in a loss of premium in certain scenarios.

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Declared rates are based on current rates and are subject to change without notice.

Projected illustrated rates: Projected illustrated rates are based on the annual effective rates for the most recent, most favorable, and least favorable ten year period out of the last twenty years of historical index performance as taken from our current illustration for this product. The projected illustrated rates in this hypothetical example assume the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as index caps, index margins, participation rates or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual rates will be higher or lower than those provided in this example but will not be less than the minimum guarantees.

Withdrawals taken prior to age 59 1/2 may be subject to IRS penalties.

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The Fidelity Multifactor Yield Index™ 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to Midland National® Life Insurance Company (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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The BlackRock ESG US 5% Index ER (the "Index") objective is to offer exposure to the iShares ESG Aware MSCI USA ETF subject to a 5% Target Volatility. The index manages to the Target Volatility by incorporating Fixed Income US Treasury iShares® ETFs and a Cash Constituent.

The Index tracks the return of the weighted ETFs and any Cash Constituent, above the sum of the Return on the Interest Rate and the Index Fee. It is important to note your premium is not invested in the Index but in the insurance company's general account, which may include investments that do not follow the environmental, social, and governance (ESG) practices of the BlackRock ESG US 5% Index ER.

Questions? Contact Sales Support at 877-586-0241

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