

MNL SecureVantageSM 10 & 14

Fixed Index Annuity

Annuity Interest Rates

Effective 2-7-14

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 [®]	3.55%	50%	3.50%	1.75%	3.55%
DJIA [®]	3.65%	50%	3.20%	N/A	N/A
S&P MIDCAP 400 [®]	5.75%	40%	2.90%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	3.10%	1.50%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	2.70%	N/A	N/A
FIXED ACCOUNT RATE ¹	1.65%				
PREMIUM BONUS ²	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.73% (First-year yield = 1.65% 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 [®]	2.60%	65%	4.35%	2.05%	4.30%
DJIA [®]	2.65%	60%	4.05%	N/A	N/A
S&P MIDCAP 400 [®]	4.50%	50%	3.70%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	3.90%	1.80%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	3.45%	N/A	N/A
FIXED ACCOUNT RATE ¹	2.05%				
PREMIUM BONUS ²	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.15% (First-year yield = 2.05% 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 [®]	4.15%	45%	3.00%	1.50%	3.05%
DJIA [®]	4.30%	40%	2.70%	N/A	N/A
S&P MIDCAP 400 [®]	6.95%	35%	2.40%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	2.55%	1.25%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	2.20%	N/A	N/A
FIXED ACCOUNT RATE ¹	1.40%				
PREMIUM BONUS ²	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.47% (First-year yield = 1.40% 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 [®]	3.30%	55%	3.70%	1.80%	3.75%
DJIA [®]	3.40%	55%	3.45%	N/A	N/A
S&P MIDCAP 400 [®]	5.30%	40%	3.10%	N/A	N/A
NASDAQ-100 [®]	N/A	N/A	3.30%	1.60%	N/A
Afternoon (PM) London Gold Market Fixing Price	N/A	N/A	2.85%	N/A	N/A
FIXED ACCOUNT RATE ¹	1.75%				
PREMIUM BONUS ²	5.00%				
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.83% (First-year yield = 1.75% 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.



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Disclosures

Effective 2-7-14

The MNL SecureVantageSM 10 and 14 are issued on form AC/AS140A (certificate/contract), AR267A (if MNL SecureVantage Plus Rider is elected), AR153A, AR156A, AR163A-1, AR192A, AR194A, AR227A and AR245A (riders/endorsements) or appropriate state variation by Midland National Life Insurance Company, West Des Moines, IA. This product, its features and riders may not be available in all states.

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. They may not be appropriate for all clients.

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The Gold Price Index Option credits interest based on the change in the price of gold per troy ounce in US Dollars as established by the Afternoon (PM) London Gold Market Fixing Price. The Afternoon (PM) London Gold Market Fixing Price is available at the website www.goldfixing.com, and also can be found at Bloomberg.com under the symbol GOLDLNPM: IND. We reserve the right to add, remove or revise availability of the Gold Price Index Option, or to substitute a different widely published benchmark for the price of gold for the use in the Gold Price Index Option should the Company in its discretion determine that the use of the Afternoon (PM) London Gold Market Fixing Price no longer is commercially reasonable. The Gold Price Index Option does not constitute a purchase of or direct investment in gold.

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