

Midland
Advisory

Oak Elite ADV®

Flexible premium deferred **registered index-linked variable annuity (RILA)**

Issued by Midland National® Life Insurance Company

**It pays to wait: Lifetime income
that rewards patience**

A chart to determine your lifetime payment percentage

The advantage of the Oak Elite ADV® registered index-linked variable annuity with a guaranteed lifetime withdrawal benefit (GLWB) lies in its long-term value. While income can begin at any time, the longer you wait to activate it, the higher your lifetime payment percentage (LPP), which is the withdrawal rate used to calculate your lifetime payment amount.

See the chart on the right for LPPs by age and deferral period.

Rates are reduced by 0.50% for joint covered persons.



Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

		Attained age minus issue age																				
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Contract age at purchase	50 - 59	See prospectus for rates																				
	60	4.250%	4.350%	4.450%	4.550%	4.650%	4.750%	4.850%	4.950%	5.050%	5.150%	5.250%	5.350%	5.450%	5.550%	5.650%	5.750%	5.850%	5.950%	6.050%	6.150%	6.250%
	61	4.400%	4.500%	4.600%	4.700%	4.800%	4.900%	5.000%	5.100%	5.200%	5.300%	5.400%	5.500%	5.600%	5.700%	5.800%	5.900%	6.000%	6.100%	6.200%	6.300%	6.400%
	62	4.550%	4.650%	4.750%	4.850%	4.950%	5.050%	5.150%	5.250%	5.350%	5.450%	5.550%	5.650%	5.750%	5.850%	5.950%	6.050%	6.150%	6.250%	6.350%	6.450%	6.550%
	63	4.700%	4.800%	4.900%	5.000%	5.100%	5.200%	5.300%	5.400%	5.500%	5.600%	5.700%	5.800%	5.900%	6.000%	6.100%	6.200%	6.300%	6.400%	6.500%	6.600%	6.700%
	64	4.850%	4.950%	5.050%	5.150%	5.250%	5.350%	5.450%	5.550%	5.650%	5.750%	5.850%	5.950%	6.050%	6.150%	6.250%	6.350%	6.450%	6.550%	6.650%	6.750%	6.850%
	65	5.000%	5.125%	5.250%	5.375%	5.500%	5.625%	5.750%	5.875%	6.000%	6.125%	6.250%	6.375%	6.500%	6.625%	6.750%	6.875%	7.000%	7.125%	7.250%	7.375%	7.500%
	66	5.150%	5.275%	5.400%	5.525%	5.650%	5.775%	5.900%	6.025%	6.150%	6.275%	6.400%	6.525%	6.650%	6.775%	6.900%	7.025%	7.150%	7.275%	7.400%	7.525%	7.650%
	67	5.300%	5.425%	5.550%	5.675%	5.800%	5.925%	6.050%	6.175%	6.300%	6.425%	6.550%	6.675%	6.800%	6.925%	7.050%	7.175%	7.300%	7.425%	7.550%	7.675%	7.800%
	68	5.450%	5.575%	5.700%	5.825%	5.950%	6.075%	6.200%	6.325%	6.450%	6.575%	6.700%	6.825%	6.950%	7.075%	7.200%	7.325%	7.450%	7.575%	7.700%	7.825%	7.950%
	69	5.600%	5.725%	5.850%	5.975%	6.100%	6.225%	6.350%	6.475%	6.600%	6.725%	6.850%	6.975%	7.100%	7.225%	7.350%	7.475%	7.600%	7.725%	7.850%	7.975%	8.100%
	70	5.750%	5.875%	6.000%	6.125%	6.250%	6.375%	6.500%	6.625%	6.750%	6.875%	7.000%	7.125%	7.250%	7.375%	7.500%	7.625%	7.750%	7.875%	8.000%	8.125%	8.250%
	71	5.900%	6.025%	6.150%	6.275%	6.400%	6.525%	6.650%	6.775%	6.900%	7.025%	7.150%	7.275%	7.400%	7.525%	7.650%	7.775%	7.900%	8.025%	8.150%	8.275%	8.400%
	72	6.050%	6.175%	6.300%	6.425%	6.550%	6.675%	6.800%	6.925%	7.050%	7.175%	7.300%	7.425%	7.550%	7.675%	7.800%	7.925%	8.050%	8.175%	8.300%	8.425%	8.550%
	73	6.200%	6.325%	6.450%	6.575%	6.700%	6.825%	6.950%	7.075%	7.200%	7.325%	7.450%	7.575%	7.700%	7.825%	7.950%	8.075%	8.200%	8.325%	8.450%	8.575%	8.700%
	74	6.350%	6.475%	6.600%	6.725%	6.850%	6.975%	7.100%	7.225%	7.350%	7.475%	7.600%	7.725%	7.850%	7.975%	8.100%	8.225%	8.350%	8.475%	8.600%	8.725%	8.850%
	75	6.500%	6.650%	6.800%	6.950%	7.100%	7.250%	7.400%	7.550%	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%
	76	6.650%	6.800%	6.950%	7.100%	7.250%	7.400%	7.550%	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%
	77	6.800%	6.950%	7.100%	7.250%	7.400%	7.550%	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%
	78	6.950%	7.100%	7.250%	7.400%	7.550%	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%	9.950%
	79	7.100%	7.250%	7.400%	7.550%	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%	9.950%	10.100%
	80	7.250%	7.400%	7.550%	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%	9.950%	10.100%	10.250%
	81	7.400%	7.550%	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%	9.950%	10.100%	10.250%	10.400%
	82	7.550%	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%	9.950%	10.100%	10.250%	10.400%	10.550%
	83	7.700%	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%	9.950%	10.100%	10.250%	10.400%	10.550%	10.700%
	84	7.850%	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%	9.950%	10.100%	10.250%	10.400%	10.550%	10.700%	10.850%
	85	8.000%	8.150%	8.300%	8.450%	8.600%	8.750%	8.900%	9.050%	9.200%	9.350%	9.500%	9.650%	9.800%	9.950%	10.100%	10.250%	10.400%	10.550%	10.700%	10.850%	11.000%

West Des Moines, IA | [MidlandNational.com](https://www.MidlandNational.com)

Waiting pays off: This makes Oak Elite an attractive option for clients planning ahead, rewarding patience with stronger income potential.

Let's assume your **starting benefit base is \$500,000** when you purchased your contract at age 65. Over the years, your benefit base may increase due to positive market performance.

In this example, your **benefit base grows by a hypothetical rate of return of 8.00%**.

Your benefit base at 65:

\$500,000
x 5.00%

Withdrawal rate

= \$25,000

Annual Lifetime Payment Amount

**IF YOU
WAIT
5 YEARS**

Your benefit base at 70:

\$734,664
x 5.625%

Withdrawal rate

= \$41,325

Annual Lifetime Payment Amount

**IF YOU
WAIT
10 YEARS**

Your benefit base at 75:

\$1,079,462
x 6.25%

Withdrawal rate

= \$67,466

Annual Lifetime Payment Amount

Ask your financial advisor if Oak Elite with a lifelong income stream could fit within your overall portfolio.

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Rates are effective as of June 1, 2025, and are subject to change.

The hypothetical examples shown are for illustrative purposes only and do not guarantee future performance. Assumed benefit base growth is based on an 8.00% hypothetical annual rate of return, which is not guaranteed and does not reflect actual investment results, the performance of any index, or the deduction of withdrawals, fees, and charges. The actual benefit base may be higher or lower depending on contract performance.

Guaranteed lifetime withdrawal benefit rider(s) are an optional living benefit available for an additional cost. This feature may not be available in all states and must be elected at issue.

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Midland Advisory, part of Midland National® Life Insurance Company, specializes in retirement solutions to help meet the needs of registered investment advisors (RIAs) and their clients. Midland Advisory is not an issuer of insurance products.

Registered investment advisors* (financial advisors) who work with our appointed insurance agents (financial professional(s)) operate independently from Midland National and vary in the extent to which they use the insurance products available to any respective financial professional.

*Midland National does not evaluate, endorse, recommend, or guarantee the services of any financial advisor. You have the relationship and hiring decisions with your financial advisor. As such, we will not supervise or monitor the financial advisor's activities or your overall investment portfolio, nor are we responsible for the performance of your investments. We have no discretionary authority or control, or liability for any damages with respect to how your financial advisor manages your investment assets.

Guarantees are backed by the claims-paying ability of Midland National® Life Insurance Company and do not apply to the investment performance of the variable separate accounts, which fluctuate with market conditions.

Midland National® Life Insurance Company does not give tax, legal, or investment advice. Please consult with and rely on your own tax, legal or investment professional(s). Taxes are payable upon withdrawal of funds, and a 10% IRS penalty may apply to withdrawals prior to age 59½.

The Oak Elite ADV® Annuity (AS207A-ADV (contract) and AR422A, AR423A, AR424A, AR421A, AR394A.2-CAP and AR394A.2-PR [riders, waivers and endorsements]) is issued by Midland National® Life Insurance Company, West Des Moines, Iowa 50266. The Oak Elite ADV® variable annuity is not available in New York. Variable products are distributed by Sammons Financial Network®, LLC, member FINRA. Sammons Financial Network®, LLC, Midland National® Life Insurance Company are affiliated companies and wholly owned subsidiaries of Sammons® Financial Group, Inc.

An investment in the Oak Elite ADV® Annuity is subject to the risk of poor investment performance and can vary depending on the performance of the investment options you choose. Each investment option has its own unique risks. You should review the investment options before making an investment decision. The prospectus and/or summary prospectus contain this and other information. You can visit www.midlandnational.com/va-prospectus, or call 833-492-0022 to obtain a current prospectus for the flexible premium deferred registered index-linked variable annuity and its underlying investment options.



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