



Client Name: EL CAMINO REAL CHARTER HS
Contract Number 8500739553

Congratulations on your policy anniversary - thank you for your business

The 3 year guarantee period¹ of your Guarantee Ultimate[®] multi-year guarantee annuity (MYGA) is up for renewal and we'd like to remind you of your renewal options below.

- **Remain in your current 3 year guarantee period** and receive the following rate: **4.80%**

No action is needed on your part. Your annuity will automatically renew 30 days from your contract anniversary to the same guarantee period that is expiring and withdrawals will be subject to the same surrender charge and market value adjustment (MVA, also known as interest adjustment). Visit My.MidlandNational.com or see your recent statement to see your current rate.

- **Choose a payout option**

If you'd like to surrender your contract or elect an annuity payout option contact us at 877-586-0244 or email us at: AnnuityCorrespondence@sfgmembers.com.

Should you choose to stay in your current guarantee period you will continue to receive competitive guaranteed rates with tax-deferred² growth from a carrier rated A+ (Superior) by A.M. Best³