

LiveWell® Fixed Index Annuity

Issued by Midland National® Life Insurance Company

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Fixed Index Annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of Midland National®. 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. Although Fixed Index Annuities guarantee no loss of premium due to market downturns, deductions from your Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to your Accumulation Value, which would result in loss of premium. They may not be appropriate for all clients.

The LiveWell® Fixed Index Annuity is issued on form AC/AS142A/ICC14-AS142A (certificate/contract), AR269A/ICC14-AR269A (Optional LiveWell® Income for Life GLWB Rider), AR270A/ICC14-AR270A (Optional LiveWell® Legacy Protector GMDB Rider), AR271A/ICC14-AR271A, AR272A/ICC14-AR272A and AR304A/ICC15-AR304A (riders/endorsements) or appropriate state variations by Midland National® Life Insurance Company, West Des Moines, IA. This product, its features and riders may not be available in all states or appropriate for all. See product-specific brochure and disclosure for further details on benefits and limitations.

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Neither Sammons Retirement Solutions, Midland National, nor any financial professional acting on their behalf, should be viewed as providing legal, tax or investment advice. Consult with and rely on your own qualified advisor.

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