

## LiveWell® Fixed Index Annuity

Issued by Midland National® Life Insurance Company

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. 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. Product and features/options may not be available in all states or appropriate for all clients. See product materials for further details, specific features/options and limitations by product and state.

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