

LiveWell® Guarantee Annuity

A Multi-Year Guaranteed Annuity issued by Midland National® Life Insurance Company

Special Notice regarding The Use of A Living Trust As Owner Or Beneficiary Of This Annuity. The use of living trusts in connection with an annuity Contract can be a valuable planning mechanism. However, a living trust is not appropriate when mass-produced in connection with the sale of an insurance product. We strongly suggest you seek the advice of your qualified legal professional concerning the use of a trust with an annuity Contract.

The LiveWell® Guarantee Annuity is issued on form AS144A/ICC15-AS144A (contract), AR319A/ICC15-AR319A, and AR303A/ICC15-AR303A (endorsement) or appropriate state variations by Midland National® Life Insurance Company, West Des Moines, IA. This product, its features and/or 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.

Under current law, annuities grow tax deferred. Annuities may be subject to taxation during the income or withdrawal phase. The tax-deferred feature is not necessary for a tax-qualified plan. Neither Sammons Retirement Solutions® Inc., Midland National®, nor any financial professional acting on their behalf, should be viewed as providing legal, tax, or investment advice. Please consult with and rely upon your own tax and legal professionals. A 10% IRS tax penalty may apply to withdrawals prior to age 59½.

Issued by

