

LiveWell® Guarantee Annuity

A multi-year guaranteed annuity issued by Midland National® Life Insurance Company

The LiveWell® Guarantee Annuity is issued on form ASI44A/ICC15-ASI44A (contract), and AR334A/ICC16-AR334A (endorsement) 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.

Certain guarantee periods may not be available. In CA, DE, and FL, guarantee periods 7 and 10 are not available. Please confirm availability with your financial professional.

Under current law, annuities grow tax-deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. Please note that neither Sammons Institutional Group®, Inc., Midland National® Life Insurance Company, or Sammons Retirement Solutions® (a division of Sammons Institutional Group), nor any financial professionals acting on its behalf, should be viewed as providing legal, tax or investment advice. Please rely upon your own qualified tax professional.

The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Securities distributed by Sammons Financial Network®, LLC., member <u>FINRA</u>. Insurance products are issued by Midland National® Life Insurance Company (West Des Moines, IA). Sammons Institutional Group®, Inc. provides administrative services. Sammons Financial Network®, LLC., Midland National® Life Insurance Company and Sammons Institutional Group®, Inc. are wholly owned subsidiaries of Sammons® Financial Group, Inc. Sammons Retirement Solutions® is a division of Sammons Institutional Group®, Inc.