

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 clients' Accumulation Value for additional optional benefit riders could under certain scenarios exceed interest credited to their 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.

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

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 GroupSM, Inc., Midland National® Life Insurance Company, or Sammons Retirement Solutions® (a division of Sammons Institutional Group), nor any agents acting on its behalf, should be viewed as providing legal, tax, or investment advice. Please have your client consult with and rely upon their own qualified financial professional(s).

The "S&P 500®" and "S&P 500® Low Volatility Daily Risk Control 5% Index" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Midland National® Life Insurance Company ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The LiveWell® Fixed Index Annuity is not sponsored, endorsed, sold or promoted by SPDJI, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

NOT FDIC/NCUA INSURED, NOT A DEPOSIT OF A BANK, NO BANK/CU GUARANTEE, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.