

## LiveWell® Preferred 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.

LiveWell® Preferred Fixed Index Annuity is issued on form AS149A/ICC16-AR149A.MVA (contract), ICC14-AR269A/AR269A (Optional LiveWell® Income for Life GLWB Rider), ICC14-AR270A/AR270A (Optional LiveWell® Legacy Protector GMDB Rider), ICC14-AR271A/AR271A, ICC14-AR272A/AR272A, ICC15-AR304A/AR304A, ICC16-AR334A/AR334A, and ICC16-AR335A/AR335A (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. See product-specific brochure and disclosure for further details on benefits and limitations.

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 sales 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.

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 its behalf, should be viewed as providing legal, tax, or investment advice. Please consult with and rely upon your own tax, investment, and legal professionals. A 10% IRS tax penalty may apply to withdrawals prior to age 59½.

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