

## LiveWell® Freedom Variable Annuity

Patent Pending | Issued by Midland National® Life Insurance Company

**Variable Annuities are designed for long-term investing, such as retirement investing, and are subject to market risk including loss of principal.**

Investing in variable annuities involves risk, including potential loss of investment. You and your client should consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options carefully before investing. The prospectus and/or summary prospectus contain this and other information. You or your client can call 866-747-3421 to obtain a current prospectus for the variable annuity and its underlying investment options. Please read it carefully.

LiveWell® Freedom Variable Annuity is issued on form AS153A/ICC18-AS153A (contract) and AR354A/ICC18-AR354A, AR355A/ICC18-AR355A, AR346A.2/ICC18-AR346A.2 (riders and endorsements) or appropriate state variations by Midland National® Life Insurance Company, West Des Moines, Iowa 50266. The LiveWell® Freedom Variable Annuity is not available in New York. Variable products are distributed by Sammons Financial Network® LLC, member [FINRA](#). Midland National® Life Insurance Company, Sammons Financial Network® LLC, member FINRA, Sammons Institutional Group<sup>SM</sup>, Inc., and Sammons Retirement Solutions® (a division of Sammons Institutional Group) are affiliated companies.

The tax-deferred feature of the annuity is not necessary for a tax-qualified plan. Before clients purchase this product, they should obtain competent tax advice as to the tax treatment of the annuity and the suitability of the purchase. Under current law, annuities grow tax-deferred. Annuities may be subject to taxation during the income or withdrawal phase. There is no additional tax benefit to investing in a variable annuity within a tax-qualified account (such as an IRA).

Sammons Institutional Group<sup>SM</sup>, Inc., Sammons Financial Network® LLC and Midland National® Life Insurance Company do not give tax, legal, or investment advice. Please have your client consult with and rely on their own tax, legal, or investment professional(s). Taxes are payable upon withdrawal of funds, and a 10% IRS penalty may apply to withdrawals prior to age 59½.

Clients retiring or changing jobs have options. In some cases, it may be beneficial for clients to leave the money in their current retirement plan. They can also consider rolling assets into the new employer plan, installments or annuity payments (if available), cashing out the account value, or rolling assets into an IRA.

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.