

A simple, straightforward retirement solution

The LiveWell® Preferred Fixed Index Annuity is a simple, straightforward retirement option that helps your clients grow their retirement savings when the market is up, protects their premium when the market is down, and helps secure an additional income stream or leave a legacy for their loved ones.

The LiveWell Preferred provides your clients with:

- ✓ **Protection from market downturns;** premium payments and interest earned are protected.
- ✓ **Flexible premium with non-rolling surrender:** Additional premium does not extend the surrender charge period.
- ✓ **Choice of 5-, 7-, 8-, or 10-year** surrender charge periods.¹
- ✓ **A maximum maturity age of 115.**
- ✓ **Tax deferral:** Zero taxes on interest earned until withdrawals begin.
- ✓ **10% penalty-free withdrawals** and required minimum distributions (RMDs) available in the second contract year.²
- ✓ **Stability** provided by A+ (Superior) rated Midland National® Life Insurance Company



Simple

Streamlined growth potential options.

The LiveWell Preferred offers long-term growth potential through streamlined index options from well-known companies using easy-to-understand crediting methods.

S&P 500® Index	Annual point-to-point with cap rate Annual point-to-point with par rate Two-year point-to-point with par rate
S&P 500® Low Volatility Daily Risk Control 5% Index ER	Annual point-to-point with par rate Two-year point-to-point with par rate
Nasdaq-100 Volatility Control 12%™ Index	Annual point-to-point with cap rate Annual point-to-point with par rate Two-year point-to-point with par rate
Fidelity Multifactor Yield Index 5% ER	Annual point-to-point with par rate Two-year point-to-point with par rate
Fixed Account	

Additionally, there are three accumulation value interest rate bands, so your clients can have the potential to cross into a higher rate band for higher rates in the future.



Straightforward

Two optional riders for income or legacy.³

Your clients can elect either the ...

- 1** Optional **LiveWell® Income for Life** guaranteed lifetime withdrawal benefit (GLWB) rider—10% simple interest roll-up to 200% of net premium.^{4,5} This rider is available on the 7-, 8-, and 10-year surrender charge periods.¹

Flexibility features:

- Defer electing single or joint payout until income begins.
- Add additional premium and still receive the annual roll-up on that additional premium.
- Take RMDs without impacting the GLWB roll-up percentage.⁷
- Remove the rider at any time.⁸

- 2** Optional **LiveWell® Legacy Protector** guaranteed minimum death benefit (GMDB) rider – 8% simple interest roll-up to 200% of net premium or attained age 85.^{4,6}

For more information, contact the Sammons Retirement Solutions® Sales Desk.



855-624-0201



srlivewell.com
Access code: livewell

¹ Surrender period availability varies by firm.

² Withdrawals taken prior to age 59½ may be subject to IRS penalties.

³ Midland National® is rated A+ (Superior) by A.M. Best - effective August 13, 2024. A+ is the 2nd of 15 categories.

⁴ Net premium equals premiums minus gross partial surrender amount except GLWB or GMDB rider charges. RMD will reduce the GLWB or GMDB value dollar for dollar.

⁵ **GLWB rider charge:** 1.20% of the GLWB value taken from the accumulation value per year as long as the rider remains in effect. Rider charges will not reduce the GLWB value.

⁶ **GMDB rider charge:** 0.35% of the GMDB amount taken from the accumulation value per year as long as the rider remains in effect. Rider charges will not reduce the GMDB value.

⁷ All withdrawals, including RMDs, impact the GLWB roll-up amount, but clients can still receive a roll-up contribution even after a withdrawal.

⁸ If the GLWB rider is terminated, it cannot be reinstated.

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LiveWell® Preferred Fixed Index Annuity is issued on base contract form ASI49A/ICCI6-ASI49A.MVA or appropriate state variation including all applicable endorsements and riders.

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 the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

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, 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 clients rely on their own qualified professional(s).

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