

# Are your clients seeking downside protection and upside potential?

LiveWell® Preferred Fixed Index Annuity offers premium protection and upside, tax-deferred growth potential ... along with many other competitive features and benefits that offer flexibility, stability, and innovation.

## Flexible



- Flexible premium allowed with non-rolling surrender, so your clients can **continually add premium** without extending the surrender charge period.
- Maturity date is the contract anniversary immediately following the **annuitant's 115th birthday**.
- Choice of **5-, 7-, 8-, or 10-year surrender charge period**. Surrender period availability varies by financial institution.<sup>1</sup>
- 10% penalty-free withdrawals and required minimum distributions (RMDs) available after year two.<sup>2</sup>

## Stable



- **No loss of premium** due to market downturns.
- Issued by Midland National® Life Insurance Company, an insurance company that has **consistently earned high ratings** and has been in business for more than 115 years.
  - A+ (Superior) rated by Fitch<sup>3</sup>
  - A+ (Strong) rated by A.M. Best<sup>3</sup>
  - A+ (Stable) rated by S&P Global Ratings<sup>3</sup>

## Innovative



- Three **accumulation value interest rate bands**—high, medium, and low—meaning your clients have the potential to cross into a higher rate band for higher rates in the future.
- Exclusive access to the **Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER<sup>4</sup>**. This index uses a proven factor-based approach that can help stabilize performance, no matter the market conditions.<sup>5</sup>
- Optional guaranteed lifetime withdrawal benefit (**GLWB**) **rider offering 10% roll-up**.<sup>6</sup> This rider is available on the 7-, 8-, and 10-year surrender charge periods.
  - Clients can elect this lifetime benefit at issue and remove at any time if needs change.
  - There are no age bands on the lifetime payment percentages.
  - Clients elect single or joint payout when payments begin.
  - GLWB available for 1.20% annual charge.
- Optional guaranteed minimum death benefit (**GMDB**) **rider offering 8% roll-up**. Available for a very competitive 0.35% annual charge.<sup>6</sup>

# Helping your clients enjoy a life of living well

As a division of Sammons Institutional Group®, Inc., Sammons Retirement Solutions® specializes in portfolio-management solutions, such as mutual fund IRAs, variable annuities, and fixed and fixed index annuities. Annuities are issued by Midland National® Life Insurance Company. Sammons Institutional Group and Midland National are wholly owned subsidiaries of Sammons® Financial Group, Inc. Through this affiliation, we're a trusted partner positioned to stand strong well into the future.

For more than a century, Midland National has stood by their customers—focusing on providing growth, income, and financial protection. Midland National brings their strong history and proven financial track record to each annuity. Independent rating agencies have awarded the following ratings:

“A+”

**A.M. Best<sup>A,B</sup>** (Superior) (Second category of 15)

**S&P Global Ratings<sup>B,C</sup>** (Strong) (Fifth category of 22)

**Fitch Ratings<sup>B,D</sup>** (Stable) (Fifth category of 19)

Ratings are subject to change.

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**For more information on the LiveWell® Preferred Fixed Index Annuity, call the Sammons Retirement Solutions® Sales Desk at 855-624-0201 or visit [srlivewell.com](https://srlivewell.com); access code: livewell.**

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<sup>1</sup> A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

<sup>2</sup> Withdrawals taken prior to age 59½ may be subject to IRS penalties.

<sup>3</sup> A.M. Best is a large third-party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance, and ability to meet its obligations to policyholders. S&P Global Ratings is an independent, third-party rating firm that rates on the basis of financial strength. Fitch Ratings is a global leader in financial information services and credit ratings. Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the company's ability to meet its financial obligations. The above ratings apply to Midland National's financial strength and claims-paying ability. **A)** A.M. Best rating affirmed on July 29, 2022. For the latest rating, access [ambest.com](https://ambest.com). **B)** Awarded to Midland National® as part of Sammons® Financial Group Inc., which consists of Midland National® Life Insurance Company and North American Company for Life and Health Insurance®. **C)** S&P Global Ratings' rating assigned February 26, 2009 and affirmed on May 25, 2022. **D)** Fitch Ratings' rating affirmed an Insurer Financial Strength rating of A+ Stable on December 7, 2022. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization, and strong operating profitability supported by strong investment performance. For more information access [fitchratings.com](https://fitchratings.com).

<sup>4</sup> Use of the Fidelity index for the purpose of fixed index annuity contracts is exclusive to Sammons Financial Group and its subsidiaries.

<sup>5</sup> 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 additional optional benefit riders or strategy fees 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.

<sup>6</sup> The GLWB and GMDb cannot be elected together, nor can they be elected using inherited IRA money. These are optional riders available at an additional cost, and may not be available in all states. Please see product disclosure for details.

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 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.

LiveWell® Preferred Fixed Index Annuity is issued on base contract form ASI49A/ICC16-ASI49A.MVA, AR269A/ICC14-AR269A (Optional LiveWell® Income for Life GLWB Rider), AR270A/ICC14-AR270A (Optional LiveWell® Legacy Protector GMDb Rider), or appropriate state variation including all applicable endorsements and riders by Midland National® Life Insurance Company, West Des Moines, IA. This product, its features and riders may not be available in all states.

Under current law, annuities grow tax-deferred. Annuities may be subject to taxation during the income or withdrawal phase. 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.

Sammons Institutional Group®, Inc. 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.

The Fidelity Multifactor Yield Index 5% ER (the "Index") is a multi-asset index, offering exposure to companies with attractive valuations, high quality profiles, positive momentum signals, lower volatility and higher dividend yield than the broader market, as well as U.S. treasuries, which may reduce volatility over time. Fidelity and its related marks are service marks of FMR LLC. Fidelity Product Services LLC ("FPS") has licensed this index for use for certain purposes to Midland National® Life Insurance Company (the "Company") on behalf of the Product. The Index is the exclusive property of FPS and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by FPS or any other party involved in, or related to, making or compiling the Index. The Company exercises sole discretion in determining whether and how the Product will be linked to the value of the Index. FPS does not provide investment advice to owners of the Product, nor to any other person or entity with respect to the Index and in no event shall any Product contract owner be deemed to be a client of FPS.

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