

LiveWell® Guarantee Max

A multi-year guaranteed annuity issued by Midland National® Life Insurance Company

The LiveWell® Guarantee Max is issued on base contract form AS205A/ICC21-AS205A 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.

Certain guarantee periods may not be available in all states or financial institutions. Please confirm availability with your firm or contact the Sammons Retirement Solutions Sales Desk at 855-624-0201.

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 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 client consult with and rely upon their own tax and legal professionals.

Securities distributed by Sammons Financial Network®, LLC., member <u>FINRA</u>. 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.

A surrender during the surrender charge period could result in a loss of premium. The surrender charge and market value adjustment may reset with renewal. Surrender charge structures and guarantee periods may vary by state.

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