

## **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. 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. 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, or 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 qualified financial professional(s).

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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.