

Participate in upside growth potential

The LiveWell Dynamic Annuity, an index-linked variable annuity, allows your clients to participate in upside growth potential through Cycle index account investment options (Cycles) and variable separate account investment options.

- **11 Cycle options:** Offer index-linked growth potential through three different index options in 1-, 3-, or 6-year terms.
- **5 variable separate account options:** 3 equity and 2 fixed income investment options covering key style boxes and asset classes that offer unlimited growth potential but zero downside protection.

To help ensure your clients are confident in their investment, a bailout feature is available on the Cycles. If a Cycle's rate doesn't meet a client's expectation, they have 10 days to **bail out of the Cycle** and get their original investment back.²

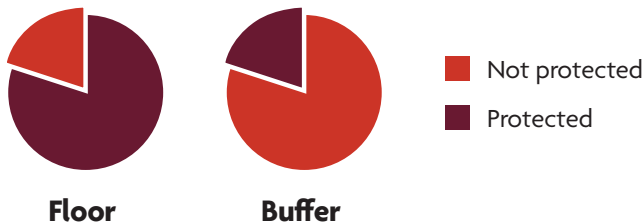
Growth potential is based on 11 Cycles linked to various index options and 5 variable separate accounts.

No contract fees are assessed while funds are in the Cycles.¹

Partially protect against market downturns

Many investors are looking to both grow their retirement savings and protect a portion of their savings from market downturns.

Your clients can achieve this through the Cycles, and they can pinpoint the right level of protection for them with access to both floors and buffers. Any potential losses are reduced by a buffer and limited by a floor.



	Index	Protection level	Crediting strategy
1-year Cycle term	S&P 500® Index	-10% buffer	Cap Rate
	MSCI EAFE	-10% buffer	Cap Rate
	Russell 2000	-10% buffer	Cap Rate
	S&P 500® Index	-30% buffer	Cap Rate
	S&P 500® Index	-10% floor	Cap Rate
3-year Cycle term	S&P 500® Index	-10% buffer	Cap Rate
	S&P 500® Index	-10% floor	Cap Rate
6-year Cycle term	S&P 500® Index	-10% buffer	Par Rate
	S&P 500® Index	-20% buffer	Cap Rate
	S&P 500® Index	-30% buffer	Cap Rate
	S&P 500® Index	-10% floor	Cap Rate

Not all Cycle index account investment options are available in all states or financial institutions.

Additionally, your clients can protect their original investment with the **Return of Premium Death Benefit rider**. This rider ensures their beneficiaries receive the greater of premiums paid (adjusted for withdrawals) or the accumulation value.³

Pivot when investment needs change

Your clients are given greater control of their investment with the **Anytime AllocationSM feature**, because as investment preferences shift and market moves occur, clients can easily adjust their allocations before an anniversary date or end of term.⁴

Anytime Allocation allows your clients to reallocate penalty-free ...

- ✓ **Any amount:** Partial or full Cycle amount
- ✓ **Anytime:** No waiting—they can reallocate at any time during a Cycle
- ✓ **Anywhere:** New Cycle, separate account, or any combination of options⁵

Depending on market conditions and personal situations, your clients may swing between an offensive and defensive investment strategy. The LiveWell Dynamic Annuity can adjust with them. Plus, your clients can have **full access to their annuity to withdraw money when needed**, including a full surrender, with the Waiver of Surrender Charge rider.⁶

**For more information about the LiveWell Dynamic Annuity,
please call the Sammons Retirement Solutions Sales Desk at 855-624-0201,
or visit srlivewell.com, access code: livewell.**

¹ Account fees are only assessed on the separate account investment options. Separate account annual expenses include a mortality and expense (M&E) annual fee of 0.80% and asset-based administrative charge annual fee of 0.35%. If optional riders are elected, those charges can be assessed on the Cycles.

² Bailout feature timeline may vary by state, but it will never be less than 10 business days. In order to exercise the right to bail out of a Cycle, notification must be sent within 10 business days from the date the Cycle confirmation was sent to the Contract Holder.

³ ROP Death Benefit Rider availability varies by state and broker/dealer. Available at issue for ages 0-75 and has a 0.20% annual charge that's assessed quarterly across all investment options.

⁴ This feature is available at no extra cost; however, gains are not automatically captured. If clients leave mid-Cycle, they will get the interim value, which is the Cycle's fair value and may be more or less than the original amount invested in the Cycle. Prior to Cycle maturity date, the floor and buffer rate do not apply. It's generally in the client's best interest to stay in a Cycle until the maturity date. If a client leaves a Cycle mid-term, they cannot enter back into that specific Cycle.

⁵ There are no investment restrictions other than clients cannot enter a Cycle that's already begun.

⁶ Waiver of Surrender Charge Rider availability varies by state and broker/dealer. Available at issue for ages 0-85 and has a 0.30% annual charge that's assessed quarterly across all investment options.

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

An investment in the LiveWell Dynamic AnnuitySM is subject to the risk of poor investment performance and can vary depending on the performance of the investment options chosen. Each investment option has its own unique risks. You and your client should review the investment options before making an investment decision. The prospectus and/or summary prospectus contain this and other information. Visit srlivewell.com/prospectus, or call 866-747-3421 to obtain a current prospectus for the LiveWell Dynamic Annuity and its underlying investment options.

The risk of loss occurs each time your client moves into a new Cycle indexed account after the end of an indexed term. The protection level option selected in the indexed account helps protect your client from some downside risk. If the negative return is in excess of the protection level selected, there is a risk of loss of principal. Protection levels that vary based on the index and term selected are subject to change and may not be available with every option. Please see the prospectus for details.

The LiveWell Dynamic AnnuitySM (AS207A [contract] and AR406A, AR407A, AR394A.2-CAP and AR394A.2-PR [riders, waivers and endorsements]) is issued by Midland National[®] Life Insurance Company, West Des Moines, Iowa 50266. The LiveWell[®] suite of variable annuities is not available in New York. Variable products are distributed by Sammons Financial Network^{®,} LLC., member FINRA. Sammons Institutional Group^{®,} Inc. provides administrative services. Sammons Financial Network^{®,} LLC., Midland National[®] Life Insurance Company and Sammons Institutional Group^{®,} Inc. are affiliated companies and wholly owned subsidiaries of Sammons[®] Financial Group, Inc. Sammons Retirement Solutions[®] is a division of Sammons Institutional Group^{®,} Inc.

Product and feature availability may vary by state and financial institution.

Investing in the LiveWell Dynamic AnnuitySM is subject to the risks related to the Company. Any obligations, guarantees, or benefits are subject to the claims-paying ability of Midland National[®] Life Insurance Company, their long-term ability to make such payments, and are not guaranteed by any other party. There is no guarantee they will be able to meet our claims paying obligations; there are risks to purchasing any insurance product. There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Indexed-linked variable annuity products are complex insurance and investment vehicles. Please reference the prospectus for information about the levels of protection available and other important product information.

Sammons Institutional Group^{®,} Inc., Sammons Financial Network^{®,} LLC., and Midland National[®] Life Insurance Company do not give tax, legal, or investment advice. Please consult with and rely on your 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.

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.
