




The LiveWell Dynamic Annuity®, a registered index-linked variable annuity, can give your clients the confidence they need to get invested and stay invested. You can help your clients balance performance and protection, which makes this product an ideal retirement solution for any client's portfolio.

With the LiveWell Dynamic Annuity, your clients can **participate** in upside growth potential, **partially protect** assets against market downturns, and **pivot** when investment needs change with Anytime Allocation<sup>SM,1</sup>

 <b>Participate</b>	 <b>Protect</b>	 <b>Pivot</b>
<p>Two ways to grow retirement savings: Cycle index account investment options (Cycles) and variable separate account investment options (subaccounts).</p> <p><b>Cycle highlights:</b></p> <ul style="list-style-type: none"> <li>• 4 index options available.</li> <li>• No contract fees are assessed while funds are in the Cycles.<sup>2</sup></li> <li>• Cap and participation rates are the same for new and renewing Cycles. Cycle indicative rates are set weekly for Cycles that launch monthly.<sup>3</sup></li> <li>• Cycle performance is determined by an independent third party (S&amp;P Global), and daily unit values can easily be found online at any time.</li> <li>• Clients can bail out of a Cycle if they want to.<sup>4</sup></li> </ul> <p><b>Subaccount highlights:</b></p> <ul style="list-style-type: none"> <li>• 5 subaccount options that cover key style boxes and asset classes.</li> <li>• Subaccounts offer unlimited growth potential but no downside protection.</li> </ul>	<p>Clients can protect a portion of their assets through the Cycles.</p> <p>Clients can customize their allocations to accommodate their investment goals and time frame with <b>both floors and buffers available in 1-, 3-, or 6-year terms.</b></p> <p><b>1-year term:</b></p> <ul style="list-style-type: none"> <li>• -10% buffer</li> <li>• -30% buffer</li> <li>• -10% floor</li> </ul> <p><b>3-year term:</b></p> <ul style="list-style-type: none"> <li>• -10% buffer</li> <li>• -10% floor</li> </ul> <p><b>6-year term:</b></p> <ul style="list-style-type: none"> <li>• -10% buffer</li> <li>• -20% buffer</li> <li>• -30% buffer</li> <li>• -10% floor</li> </ul> <p>Cycles launch the third Thursday of each month.</p> <p><b>Additional protection option:</b> Your clients can protect their original investment with the <b>Return of Premium (ROP) Death Benefit rider.</b> This rider ensures their beneficiaries receive the greater of premiums paid (adjusted for withdrawals) or the accumulation value.<sup>5</sup></p>	<p>As investment preferences shift and market moves occur, clients can easily adjust their allocations with <b>Anytime Allocation.</b></p> <p>With Anytime Allocation, your clients don't have to wait until a future anniversary date or the end of a term to make adjustments or capture gains.<sup>6</sup></p> <p>Anytime Allocation allows your clients to reallocate penalty-free ...</p> <ul style="list-style-type: none"> <li>✓ <b>Any amount:</b> Partial or full Cycle amount</li> <li>✓ <b>Anytime:</b> No waiting—they can reallocate at any time during a Cycle</li> <li>✓ <b>Anywhere:</b> New Cycle, separate account, or any combination of options<sup>7</sup></li> </ul> <p>This feature is available to your clients at no extra cost. The transaction can be initiated via phone or online.</p> <p><b>Additional flexibility option:</b> Clients can have full access to their annuity to withdraw money when needed, including a full surrender, with the Waiver of Surrender Charge rider.<sup>8</sup></p>
<p><b>17 Cycles and 5 subaccounts available to help grow retirement savings</b></p>	<p><b>Various protection levels offered plus a ROP death benefit rider<sup>5</sup></b></p>	<p><b>Investment flexibility with Anytime Allocation and Waiver of Surrender Charge rider<sup>8</sup></b></p>

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



**855-624-0201**



**[srslivewell.com](http://srslivewell.com)**  
**Access code: livewell**

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- <sup>1</sup> With Anytime Allocation, your clients don't have to wait until a future anniversary date or the end of a term to make adjustments and reallocate their portfolio. They can adjust in real-time with no penalties. Clients cannot reallocate to a Cycle after the Cycle start date (i.e. mid-Cycle). Floor/buffer protections are not applied to any amounts that leave the Cycle early.
- <sup>2</sup> 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 an optional rider is elected, those charges can be assessed on the Cycles.
- <sup>3</sup> Indicative rates provide an estimate of what the rate will be for an upcoming Cycle. These rates are not guaranteed and are subject to change. The final rate will be set on the Cycle Start Date.
- <sup>4</sup> 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.
- <sup>5</sup> **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.
- <sup>6</sup> 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.
- <sup>7</sup> There are no investment restrictions other than clients cannot enter a Cycle that's already begun.
- <sup>8</sup> **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.

**An investment in the LiveWell Dynamic Annuity® 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 [srslivewell.com/prospectus](http://srslivewell.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 Annuity® (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 Annuity® 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.