



Gain greater clarity and control with the LiveWell Dynamic Annuity

The LiveWell Dynamic Annuity® provides unique investment strategies that help balance performance and protection through Cycle index account investment options (Cycles). Your clients can participate in upside growth potential, partially protect against market downturns, and gain investment flexibility with the Anytime AllocationSM feature.

With the LiveWell Dynamic Annuity, your clients...

✓ **Choose their level of protection:**

Many different protection levels through floors and buffers in 1-, 3-, and 6-year terms. Protection applies at Cycle maturity.

✓ **Know more of their money is going to growth potential:**

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

✓ **Know how their investments are doing:**

Cycle daily unit values are available online and are calculated by S&P Global Market Intelligence.

✓ **Have access to the Anytime Allocation feature:**

Anytime Allocation gives your clients more control over their contract. They can reallocate prior to Cycle maturity to capture gains and apply appropriate protections as their Cycle value grows or needs change.

✓ **Never have to worry about renewal rates:**

All money going into Cycles receives the same rates whether it's new money or renewing money, including when clients reallocate to a different Cycle using Anytime Allocation.

✓ **Can add additional premium to their contract:**

This flexible premium RILA allows your clients to add additional premium at any time.²

Anytime Allocation allows your clients to reallocate ...

Any amount:

Partial or full Cycle amount

.....

Anytime:

No waiting restrictions; reallocate mid-Cycle

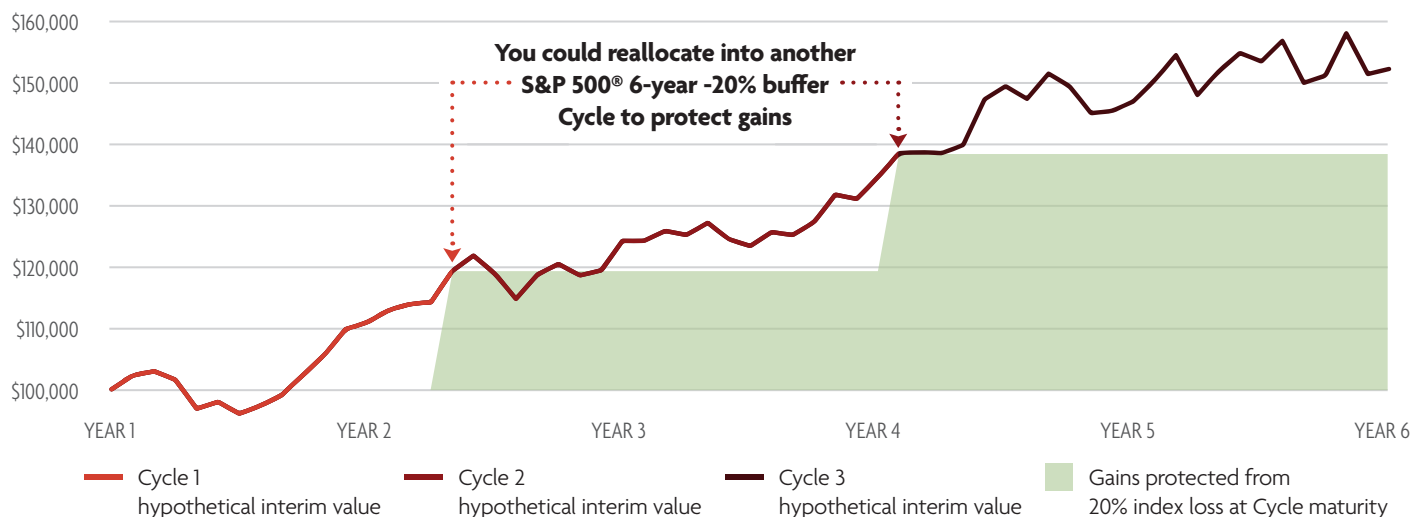
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Anywhere:

Reallocate anywhere within the contract (a new Cycle that's available and/or separate account options).³

How could Anytime Allocation help your clients?

As Cycle values grow, protection levels diminish. For a buffer or floor to kick in, all gains have to be lost. Anytime Allocation allows your clients to protect their gains without losing additional growth opportunities, because they can invest in a new Cycle after resetting protection levels and receive new money rates on that Cycle. While the Cycle example below reallocates into the same type of Cycle, your client can reallocate to any available Cycle or separate account.²



Hypothetical example only. Does not reflect actual historical performance and is not a guarantee of future results.

Anytime Allocation gives your clients greater control of their money and allows them to adjust as markets move.

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



855-624-0201



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 an optional rider is elected, charges for those riders can be assessed on funds invested in a Cycle.

² Available after the Free Look Period. A six-year surrender schedule applies to each additional premium unless the Waiver of Surrender Charge (WoSC) Rider is elected (rider availability varies by state and financial institution). Maximum investment is \$3,000,000 with the Account Value Death Benefit and the optional WoSC rider; \$2,000,000 for all other variations.

³ There are no investment restrictions other than you cannot enter a Cycle that's already begun.

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 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 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.

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