MIDLAND NATIONAL®
A Sammons Financial Company

Issued by Midland National®
Life Insurance Company

Annuity

We've debunked 4 common myths we hear about fixed index annuities (FIAs).

Myths	FIA benefits
1. Your premium is "locked up" and not accessible	**Flexibility helps protect against the unexpected** Fixed index annuities generally come equipped with liquidity features that give you access to some of your retirement savings. If you have concerns about the expenses of nursing home care should your path change later in life, you may be able to adapt your FIA to changing life situations[1].
2. FIAs are only for risk-averse or conservative savers	**Downside protection from market downturns** During a time of economic volatility, fixed index annuities appeal to many savers because you can't lose your premium or interest credited due to a market downturn. Adding a FIA to your financial plan can help complement a portfolio that includes riskier products.
3. FIAs have little or no growth	**Potential for growth** With multiple interest crediting strategies to choose from, you can allocate your premium to fit your needs. Through the benefit of annual or term reset, any annually credited interest is "locked in" and cannot be lost due to market downturns. It's important to know fixed index annuities are not a direct investment in the stock market.
4. I already have a financial strategy in place	**Balance to your existing financial plan** FIAs can help create a foundation of conservative growth potential, and can be a valuable piece of a financial strategy. With both downside protection and growth potential, they can be a natural fit alongside your existing financial strategy.

Ask your financial professional how adding a fixed index annuity to your financial plan can help create stability in your portfolio.

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The term financial professional is not intended to imply engagement in an advisory business in which compensation is not related to sales. Financial professionals that are insurance licensed will be paid a commission on the sale of an insurance product.

Fixed index annuities are not a direct investment in the stock market. They are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of specific indices, without the risk of loss of premium due to market downturns or fluctuation. Although fixed index annuities guarantee no loss of premium due to market downturns, deductions from the accumulation value for optional benefit riders or strategy fees or charges associated with allocations to enhanced crediting methods could exceed interest credited to the accumulation value, which would result in loss of premium. They may not be appropriate for all clients. Interest credits to a fixed index annuity will not mirror the actual performance of the relevant index.

1. Product features, riders and index options may not be available in all states or on all products.

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Looking for additional helpful resources?

Find stats, flyers, videos and more on the Indexed Annuity Leadership Council (IALC) website.

fiainsights.org