

Guide to variable annuities and optional benefits

JULY 2023

MultiOption® Guide – B Series

MultiOption® Momentum

MultiOption® Extra

**Optional Living and
Death Benefits**



Not all products, features and optional benefits are available from all selling broker-dealers and certain products may not be sold in combination. Please consult with your firm before providing any products/services or materials listed here.

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Personal service

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1. As of December 31, 2022. Note: Securian Financial is the parent corporation of Minnesota Life Insurance Company, Securian Life Insurance Company, a New York authorized insurer, and other authorized underwriting subsidiaries. Certain financial highlights are presented at the parent level only.

Variable Annuities

For complete details, please refer to the prospectus.

MultiOption Guide B Not available in NY

Issue Age Maximum	85		
Purchase Payments	Initial:	\$10,000	
	Subsequent:	\$500 (\$100 if on Auto Payment Plan)	
	Maximum:	\$1 million	
Bonus	None		
Annual Fees*		During Accumulation	If Annuitized
	Mortality and Expense Risk Charge:	1.20%	1.20%
	Administrative Charge:	0.15%	0.15%
		1.35%	1.35%
	Maintenance Fee:	\$50 (waived for contracts \$50,000 and over)	
	Investment Management Fees:	Varies by subaccount	
Withdrawals	Minimum:	\$250	
	Systematic:	Available M, Q, SA, A	
Deferred Sales Charge	7 years from each purchase payment (% = 8, 8, 7, 6, 5, 4, 3, 0)		
Free Withdrawal Amounts	Set on each contract anniversary, greater of: <ul style="list-style-type: none">• Gain, or• 10% of purchase payments not previously withdrawn still subject to charge• or, RMD if greater than above Plus, 10% of purchase payments in current contract year		
Waiver of Deferred Sales Charge	After 1st contract anniversary: hospital/medical care stay, terminal condition. Also upon death or annuitization.		
Investment Choices	Guaranteed Interest Option: <ul style="list-style-type: none">• Dollar Cost Averaging (DCA) fixed account: 6 or 12 months Variable: <ul style="list-style-type: none">• More than 75 Investment Tools: <ul style="list-style-type: none">• Rebalancing available within Variable Account options (M, Q, SA, A)• Transfers within Variable Account options available at any time		
Living Benefits	Optional Guaranteed Minimum Accumulation Benefit (GMAB): <ul style="list-style-type: none">• SureTrack Plus 90 (1.30%) Optional Lifetime Income Benefits: <ul style="list-style-type: none">• MyPath Edge (1.50% Single, Joint with Level and Plus options)• MyPath Horizon (1.50% Single, Joint and Joint 50)• MyPath Journey (1.50% Single, Joint and Joint 50) Annuitization Options (can be immediately annuitized): Single and joint lifetime options. Period certain options (10 years & up). <ul style="list-style-type: none">• Fixed payments (M, Q, SA, A)• Variable payments (M), 4.50% AIR		
Beneficiary Protection Benefits	Guaranteed Minimum Death Benefit The greater of: <ul style="list-style-type: none">• Contract value, or• Purchase payments adjusted for withdrawals Optional Death Benefits* (not available with optional living benefits): <ul style="list-style-type: none">• Highest Anniversary Value II (0.30%)• Premier II (0.80%)• Premier Protector (0.90%)• Estate Enhancement Benefit II (0.25%)		

*As of May 1, 2023. Please refer to current Rate Sheet/Prospectus Supplement for current rates.

Product features may vary by state.

Variable Annuities, continued

For complete details, please refer to the prospectus.

MultiOption Momentum Not available in NY

Issue Age Maximum	85			
Purchase Payments	Initial:	\$25,000		
	Subsequent:	\$500 (\$100 if on an Auto Payment Plan)		
	Maximum:	\$2 million		
Bonus	None			
Annual Fees*		During Accumulation (Net PP < \$1 Million) ²	During Accumulation (Net PP >= \$1 Million) ²	If Annuitized
	Mortality and Expense Risk Charge:	0.75%	0.65%	1.20%
	Administrative Charge:	0.15%	0.15%	0.15%
		0.90%	0.80%	1.35%
	Maintenance Fee:	\$50 (waived for contracts \$75,000 and over. Applied to variable subaccounts)		
	Investment Management Fees:	Varies by subaccount		
Withdrawals	Minimum:	\$250		
	Systematic:	Available M, Q, SA, A		
Deferred Sales Charge	5 years from each purchase payment (% = 8, 8, 7, 6, 5, 0)			
Free Withdrawal Amounts	Set on each contract anniversary, greater of: • Gain, or • 10% of purchase payments not previously withdrawn still subject to charge • or, RMD if greater than above Plus, 10% of purchase payments made in current contract year			
Waiver of Deferred Sales Charge	After 1st contract anniversary: hospital/medical care stay, terminal condition. Also upon death, annuitization or withdrawals/surrender under Enhanced Liquidity Optional Benefit.			
Investment Choices	Guaranteed Interest Option: • Dollar Cost Averaging (DCA) fixed account: 6 or 12 months			
	Variable: • More than 75			
	Indexed Account Options:			
	Indexed Account	Crediting methods		
	S&P 500® Index	• 1-Year Point-to-Point with Cap		
	Barclays All Caps Trailblazer 5 Index	• 1-Year Point-to-Point with Participation Rate • 1-Year Point-to-Point with 2% Spread and Participation Rate		
	SG Climate Prepared Index	• 1-Year Point-to-Point with Participation Rate • 1-Year Point-to-Point with 2% Spread and Participation Rate		
	Investment Tools: • Rebalancing available within Variable Account options (M, Q, SA, A) • Transfers within Variable Account options available at any time • Transfers involving Indexed Account options available at contract anniversary			
	Living Benefits	Annuitization Options (after 1st contract anniversary): Single and joint lifetime options. Period certain options (10 years & up). • Fixed payments (M, Q, SA, A) • Variable payments (M), 4.50% AIR		
Beneficiary				
Protection Benefits				
Standard Death Benefit • Contract value • Plus, excess of Guaranteed Minimum Surrender Value (GMSV) over value of Indexed Accounts Optional Death Benefits* • Return of Purchase Payments [0.15% (0.40% if age at issue is 71-80)] • Premier Protector (0.90%)				
Optional Liquidity Benefit*	Enhanced Liquidity Option (0.45%)			

*As of May 1, 2023. Please refer to current Rate Sheet/Prospectus Supplement for current rates.

2. Charge based on net purchase payments (cumulative purchase payments less cumulative withdrawals). Initially set at contract issue and adjusted each calendar quarter if applicable.

Variable Annuities, continued

For complete details, please refer to the prospectus.

MultiOption Extra (Bonus)³ Not available in NY

Issue Age Maximum	80
Purchase Payments	Initial: \$10,000 Subsequent: \$500 (\$100 if on Auto Payment Plan) Maximum: \$1 million
Bonus	Credit Enhancement: 7% on 1st year purchase payments Recapture: 7 year vesting of bonus. Recapture for withdrawals in excess of free, surrender or annuitization.
Annual Fees*	Mortality and Expense Risk Charge: 1.70% years 1-9, 1.10% thereafter (1.20% if annuitized) Administrative Charge: 0.15% Annual Maintenance Fee: \$35 (waived for contract values \$75,000 or more) Investment Management Fees: Varies by subaccount
Withdrawals	Minimum: \$250 Systematic: Available M, Q, SA, A
Deferred Sales Charge	9 years from each purchase payment (% = 6.5, 6.5, 5.9, 5.9, 5.9, 5, 4, 3, 2, 0)
Free Withdrawal Amounts	Set as of each contract anniversary: • 10% of contributions not previously withdrawn still subject to charge, or • RMD In 1st contract year, 10% of purchase payments
Waiver of Deferred Sales Charge	After 1st contract anniversary: hospital/medical care stay, terminal condition. Also upon death or annuitization.
Investment Choices	Guaranteed Interest Option: • Dollar Cost Averaging (DCA) Fixed Account: 6 or 12 month Variable: • More than 85 Investment Tools: • Rebalancing available within Variable Account options (M, Q, SA, A) • Transfers within Variable Account options available at any time
Living Benefits	Optional Lifetime Income Benefits⁴: • MyPath Edge (1.50% Single, Joint with Level and Plus options) • MyPath Horizon (1.50% Single, Joint and Joint 50) • MyPath Journey (1.50% Single, Joint and Joint 50) Annuitization Options (after 2nd contract anniversary): Single and joint lifetime options. Period certain options (10 years & up). • Fixed payments (M, Q, SA, A) • Variable payments (M), 4.50% AIR
Beneficiary Protection Benefits	Guaranteed Minimum Death Benefit⁴ The greater of: • Contract value, or • Purchase payments adjusted for withdrawals Optional Death Benefits* (not available with optional living benefits): • Highest Anniversary Value II (0.30%) • Premier II (0.80%) • Estate Enhancement Benefit II (0.25%)

*As of May 1, 2023. Please refer to current rate sheet/prospectus supplement for current rates.

3. Contracts with Credit Enhancements, such as MultiOption Extra, often have higher fees and expenses and longer deferred sales charge periods than contracts that do not provide Credit Enhancements. Minnesota Life recovers the cost of providing the Credit Enhancement through these higher fees and expenses. It is possible that higher fees and expenses may outweigh the benefits of the Credit Enhancement.

4. Reduced by Credit Enhancements applied within 12 months.

Optional Benefits

Select from a full range of optional living and death benefits to personalize retirement solutions for your clients, wherever they are on the retirement journey. Optional benefits are available for an additional cost. They may not be available in all states/firms or with all products. Select from:

Optional liquidity benefit:

- Enhanced Liquidity Option

Optional living benefits:

- SureTrack Plus 90, a Guaranteed Minimum Accumulation Benefit (GMAB)
- MyPath Lifetime Income, a suite of Guaranteed Lifetime Withdrawal Benefits (GLWBs)
 - MyPath™ Edge
 - MyPath™ Horizon
 - MyPath™ Journey

Optional death benefits:

- Asset Protection Options
 - Highest Anniversary Value II
 - Premier II
 - Premier Protector, an accelerated death benefit
 - Return of Purchase Payments death benefit
- Estate Enhancement Option
 - Estate Enhancement Benefit II

Optional Liquidity Benefit

Enhanced Liquidity Option May not be available in all states. Not available in NY

Benefit Description	Under the Enhanced Liquidity Option, any Deferred Sales Charge that would otherwise apply is waived.
Annual Cost* (deducted quarterly)	0.45% of contract value
Maximum Issue Age	85
Availability	• MultiOption Momentum contracts at issue
Benefit Termination	• Surrender or full annuitization • Contract value reaches zero • Upon payment of all death benefits • Once Deferred Sales Charges have expired, this optional benefit may be cancelled by the owner

Optional Living Benefits

SureTrack Plus 90, a Guaranteed Minimum Accumulation Benefit (GMAB) Not available in NY

Benefit Description	Provides a guaranteed minimum contract value available on the Benefit Date
Annual Cost* (deducted quarterly)	1.30% (2.00% max) of Accumulation Base
Maximum Issue Age	80
Availability	• MultiOption Guide contracts at Issue (excluding Beneficial or Decedent IRA accounts). • Not offered with other optional living or death benefits. • Availability subject to change.
Asset Allocation Plan Required	• Select Managed Volatility Portfolios • CustomChoice • SimpleChoice Portfolios

*As of May 1, 2023. Please refer to current Rate Sheet/Prospectus Supplement for current rates.

Optional Living Benefits, continued

Benefit Date	10 years following benefit issue or last Optional Reset
Accumulation Base	<ul style="list-style-type: none"> Used in determining minimum contract value available on Benefit Date On Benefit Date, if Accumulation Base is greater than contract value, contract value increased by difference. If Accumulation Base is less than contract value, benefit terminates with no adjustment. Plus 90 opportunity: annual automatic increase to 90% of contract value if greater than current Accumulation Base. Begins equal to initial purchase payment Increased by purchase payments (accepted only within 12 months following benefit issue and Optional Reset, if applicable) Decreased pro-rata by withdrawals (including RMDs)
Optional Reset	<ul style="list-style-type: none"> Optional Reset of Accumulation Base to 100% of contract value available on contract anniversary prior to Benefit Date through age 80 Upon Reset, new 10-year benefit period begins. Charge may increase at Reset up to maximum.
Spousal Continuation	Upon first death, if surviving spouse continues the contract, benefit automatically continues until terminated.
Benefit Termination	<ul style="list-style-type: none"> Terminates at the Benefit Date. Change of ownership, death, contract surrender or full annuitization terminates the benefit. May be cancelled on any contract anniversary through Benefit Date.

Highlights of MyPath Lifetime Income

MyPath Edge, Horizon and Journey provide the guarantees and features that your clients need for their retirement destination; whether they are ready to take income now, soon or later.

	MyPath™ Edge	MyPath™ Horizon	MyPath™ Journey			
Market Opportunity	Income now	Income soon	Income later			
Age Requirements	55-85	45-80	45-80			
Annual Cost*	1.50%	1.50%	1.50%			
Benefit Base Reset	Annual	Annual	Annual			
Benefit Base Enhancement (Roll-up)*	n/a	6% Enhancement Rate	Enhancement Rate	Contract Anniversary		
			5%	1-4		
			10%	5-8		
			15%	9-12		
Enhancement Period	n/a	8 years	12 years			
Annual/Lifetime Income Percentage*	Two income options available on Single or Joint basis: • Level – Guaranteed level income for life ⁵ • Plus – Higher initial income, reducing when contract value reaches zero ⁵ • See page 10 for Edge rates	Annual Income Percentage Ages Single Joint Joint 50 60-64 4.75% 4.00% 5.00%** 65-74 6.25% 5.50% 6.50%** 75-79 6.40% 5.75% 6.75%** 80+ 6.50% 6.00% 7.00%**	Annual Income Percentage Ages Single Joint Joint 50 60-64 4.35% 3.75% 4.50%** 65-74 5.35% 4.75% 5.50%** 75-79 5.50% 5.00% 5.75%** 80+ 5.65% 5.15% 5.90%**			
Asset Allocation Requirements	100% SFT Core Bond – Class 2	Select Managed Volatility Portfolios	Select Managed Volatility Portfolios			

*All rates as of May 1, 2023 and subject to change at any time. Please refer to most current Rate Sheet/Prospectus Supplement for current rates.

**Upon first death or divorce, 50% Continuation Factor applied when determining new reduced Guaranteed Annual Income.

5. If contract value is reduced to zero due to an excess withdrawal, guaranteed income is not protected and benefit terminates.

Optional Living Benefits, continued

Details: MyPath Edge, Horizon and Journey May not be available in all states. Not available in NY

	MyPath™ Edge	MyPath™ Horizon	MyPath™ Journey	
Benefit Description	Guarantees lifetime income via withdrawals beginning at the Benefit Date.			
Market Opportunity	Income now	Income soon	Income later	
Age Requirements	55-85	45-80	45-80	
Annual Cost* – greater of Benefit Base or contract value (deducted quarterly)	1.50% (2.25% max)	1.50% (2.25% max)	1.50% (2.25% max)	
Availability	<ul style="list-style-type: none">• MultiOption Guide or Extra contracts at issue (excluding Beneficial or Decedent IRA).• Single life – Not available on jointly owned contracts.• Joint life – Available only to spouses.⁶ Benefits based on age of youngest. Not available to non-natural owners.• Not offered with other optional living or death benefits.			
Asset Allocation Requirements	100% allocation to SFT Core Bond – Class 2	Select Managed Volatility Portfolios	Select Managed Volatility Portfolios	
Benefit Date	Later of contract anniversary following the 59th birthday (55th MyPath Edge) or contract issue.			
Benefit Base	Used in determining the Guaranteed Annual Income (GAI). Begins equal to initial purchase payment. Increased by additional purchase payments until the later of first contract anniversary or first withdrawal. After first year, cumulative purchase payments in excess of \$25,000 require prior consent. Decreased by excess withdrawals as defined later.			
Benefit Base Reset	<ul style="list-style-type: none">• Annual Reset (when contract value is higher than current Benefit Base).• Benefit charge may increase at Reset. If clients decline cost increase, they will no longer be eligible for future Benefit Base increases.			
Benefit Base Enhancement (Roll-up)*	n/a	6% Enhancement Rate	Enhancement Rate	Contract Anniversary
			5%	1-4
			10%	5-8
			15%	9-12
		<ul style="list-style-type: none">• Applied on contract anniversary in years of no withdrawals (during the Enhancement Period).• Equal to Enhancement Rate (%) multiplied by Enhancement Base.• If a reset results in a larger increase than the Enhancement, Benefit Base is increased by the Reset, not both.		
Enhancement Period	n/a	8 years following contract issue	12 years following contract issue	
Enhancement Base	n/a	Used in determining Benefit Base Enhancement. Begins equal to initial purchase payment. Increased by additional purchase payments made in first contract year, or if later, prior to first withdrawal. After first year, cumulative purchase payments in excess of \$25,000 require prior consent. Decreased by excess withdrawals as defined later. Not impacted by Benefit Base Reset.		
Guaranteed Annual Income (GAI)	<ul style="list-style-type: none">• Amount of income that can be withdrawn every contract year for life beginning on the Benefit Date.• Equal to the Benefit Base multiplied by Annual Income Percentage (set at time of first withdrawal).• GAI increases upon Benefit Base increases (due to Reset, Enhancement or eligible purchase payments, where applicable).• GAI decreases upon excess withdrawals as defined later.			
	<ul style="list-style-type: none">• For Plus income options, once contract value reaches zero (Automatic Payment Phase), GAI is recalculated. Equal to Benefit Base multiplied by Lifetime Income Percentage resulting in a decrease in the GAI.	<ul style="list-style-type: none">• Under the Joint 50 option, also multiplied by the 50% Continuation Factor beginning on the Continuation Date resulting in a decrease in the GAI.		

*As of May 1, 2023. Please refer to the current Rate Sheet/Prospectus Supplement for current rates.

6. MyPath joint benefit options are not beneficial to the joint designated life unless he or she is recognized as a spouse under federal law. Clients should consult their tax advisor prior to purchasing a MyPath joint benefit if they have questions about their spouse's status under federal law.

Optional Living Benefits, continued

Details: MyPath Edge, Horizon and Journey May not be available in all states. Not available in NY(continued)

	MyPath™ Edge	MyPath™ Horizon	MyPath™ Journey						
Annual/Lifetime Income Percentage* (% set at time of first withdrawal. If joint, age based on youngest)	Two income options available on Single or Joint basis: • Level – Guaranteed level income for life ⁵ • Plus – Higher initial income, reducing when contract value reaches zero ⁵ • See page 10 for Edge rates	Annual Income Percentage				Annual Income Percentage			
		Ages	Single	Joint	Joint 50	Ages	Single	Joint	Joint 50
		60-64	4.75%	4.00%	5.00%**	60-64	4.35%	3.75%	4.50%**
		65-74	6.25%	5.50%	6.50%**	65-74	5.35%	4.75%	5.50%**
		75-79	6.40%	5.75%	6.75%**	75-79	5.50%	5.00%	5.75%**
		80+	6.50%	6.00%	7.00%**	80+	5.65%	5.15%	5.90%**
Continuation Date (Joint 50 option only)	n/a	Contract anniversary following the first date we receive notification of: • Death of a Designated Life • Request to remove Designated Life in the event of divorce							
Continuation Factor (Joint 50 option only)	n/a	50%. Applied in calculating the GAI beginning on the Continuation Date.							
Impact of Withdrawals	After the Benefit Date, withdrawals for the contract year less than or equal to the GAI or RMD do not reduce the GAI or Benefit Base (and if Horizon or Journey, the Enhancement Base). All withdrawals reduce contract value. Excess withdrawal amounts: • Before the Benefit Date, any withdrawal reduces the Benefit Base and Enhancement Base (if applicable) proportionately based on ratio of total amount withdrawn to contract value. GAI is recalculated. • After the Benefit Date, if total amount withdrawn in a contract year is in excess of GAI or RMD, then amount in excess will reduce Benefit Base and Enhancement Base (if applicable) proportionately based on ratio of excess portion to contract value. GAI is recalculated.								
Automatic Payment Phase	• Begins when contract value reaches zero (unless due to an excess withdrawal). • GAI payable until death (if Joint, the death of both Designated Lives). • All other contract features, benefits and guarantees are terminated.								
	• Under the Plus income option, GAI is recalculated using the Lifetime Income Percentage based on the age at first withdrawal.		• Under the Joint 50 option, GAI will reduce by the 50% Continuation Factor upon first death. ⁷						
Spousal Continuance	Single life MyPath optional benefits terminate upon death. A spouse beneficiary may assume the contract. Contract value is adjusted to the Guaranteed Minimum Death Benefit (GMDB) if greater. Joint life • Upon first death (if single ownership contract, must be death of contract owner), contract value is adjusted to the GMDB value if greater. Spouse beneficiary, if also the Joint Designated Life, may continue the contract and optional benefits. • If first death on a single ownership contract is a non-owner, contract and optional benefits continue as established. A new beneficiary may be named but will not be considered a new Joint Designated Life. • Upon death of the remaining Designated Life, contract value is adjusted to the GMDB if greater. Optional benefits terminate.								
Benefit Termination	• May not be cancelled. • Change of ownership, death of a Designated Life (or remaining Designated Life if joint), surrender or full annuitization terminates the benefit. • Any excess withdrawal resulting in contract value falling to zero is considered a contract surrender and benefit terminates.								

*As of May 1, 2023. Please refer to the current Rate Sheet/Prospectus Supplement for current rates.

** Upon first death or divorce, the 50% Continuation Factor is applied when determining the new reduced Guaranteed Annual Income.

5. If contract value is reduced to zero due to an excess withdrawal, guaranteed income is not protected and benefit terminates.

7. Under the Joint 50 option, if the Automatic Payment Phase occurs prior to the Continuation Date, but after notification of first death or divorce, the GAI will be reduced immediately by the 50% Continuation Factor.

Optional Living Benefits, continued

Income Percentage Rates* for MyPath Edge – set at time of first withdrawal

MyPath Edge - Level			MyPath Edge - Plus			
Annual Income Percentage			Annual Income Percentage (contract value > zero)		Lifetime Income Percentage (contract value = zero)	
Age	Single	Joint	Single	Joint	Single	Joint
55	4.45%	4.00%	5.20%	4.55%	2.50%	2.50%
56	4.55%	4.10%	5.30%	4.65%	2.50%	2.50%
57	4.65%	4.20%	5.40%	4.75%	2.50%	2.50%
58	4.75%	4.30%	5.50%	4.85%	2.50%	2.50%
59	4.90%	4.45%	5.65%	5.00%	2.50%	2.50%
60	5.05%	4.60%	5.80%	5.15%	3.00%	3.00%
61	5.20%	4.75%	5.95%	5.30%	3.00%	3.00%
62	5.30%	4.85%	6.05%	5.40%	3.00%	3.00%
63	5.40%	4.95%	6.15%	5.50%	3.00%	3.00%
64	5.60%	5.15%	6.35%	5.70%	3.00%	3.00%
65	6.35%	5.90%	7.10%	6.45%	3.50%	3.50%
66	6.40%	5.95%	7.15%	6.50%	3.50%	3.50%
67	6.45%	6.00%	7.20%	6.55%	3.50%	3.50%
68	6.50%	6.05%	7.25%	6.60%	3.50%	3.50%
69	6.55%	6.10%	7.30%	6.65%	3.50%	3.50%
70	6.60%	6.15%	7.35%	6.70%	3.50%	3.50%
71	6.65%	6.20%	7.40%	6.75%	3.50%	3.50%
72	6.70%	6.25%	7.45%	6.80%	3.50%	3.50%
73	6.75%	6.30%	7.50%	6.85%	3.50%	3.50%
74	6.80%	6.35%	7.55%	6.90%	3.50%	3.50%
75	6.85%	6.40%	7.60%	6.95%	3.50%	3.50%
76	6.90%	6.45%	7.65%	7.00%	3.50%	3.50%
77	6.95%	6.50%	7.70%	7.05%	3.50%	3.50%
78	7.00%	6.55%	7.75%	7.10%	3.50%	3.50%
79	7.05%	6.60%	7.80%	7.15%	3.50%	3.50%
80	7.10%	6.65%	7.85%	7.20%	3.50%	3.50%
81	7.15%	6.70%	7.90%	7.25%	3.50%	3.50%
82	7.20%	6.75%	7.95%	7.30%	3.50%	3.50%
83	7.30%	6.85%	8.05%	7.40%	3.50%	3.50%
84	7.40%	6.95%	8.15%	7.50%	3.50%	3.50%
85+	7.50%	7.05%	8.25%	7.60%	3.50%	3.50%

*As of May 1, 2023. Please refer to the current Rate Sheet/Prospectus Supplement for current rates.

Optional Death Benefits – Asset Protection Options

Return of Purchase Payments Death Benefit (Momentum version) May not be available in all states. Not available in NY.

Return of Purchase Payments Death Benefit	Death benefit is equal to total purchase payments (adjusted pro-rata for withdrawals)
Annual Cost* (deducted quarterly)	0.15% (0.40% if age at issue is 71-80) of the Return of Purchase Payments Death Benefit Value
Maximum Issue Age	80
Availability	<ul style="list-style-type: none"> • MultiOption Momentum contracts at issue
Spousal Continuation	A spouse sole beneficiary or joint owner can continue the contract and optional benefit upon first death. Contract value is adjusted to the Return of Purchase Payments Death Benefit if higher.
Benefit Termination	<ul style="list-style-type: none"> • Change of ownership, surrender or full annuitization • Contract value reaches zero • Upon death, as described above • May not be cancelled

Highest Anniversary Value II (HAV II) May not be available in all states. Not available in NY.

Annual Cost* (deducted quarterly)	0.30% of death benefit value
Maximum Issue Age	75
Availability	<ul style="list-style-type: none"> • MultiOption Guide and Extra contracts at issue • Not available with optional living benefits
HAV II Death Benefit	Death benefit is the greater of: <ul style="list-style-type: none"> • Guaranteed Minimum Death Benefit, or • Highest Anniversary Value – highest value achieved on any contract anniversary through age 80 (increased by purchase payments and reduced pro-rata for amounts withdrawn since last value determined).
Spousal Continuation	A spouse sole beneficiary or joint owner can continue the contract and optional benefit upon first death. Contract value is adjusted to the death benefit value, if higher. Death benefit guarantees continue based on age of surviving spouse.
Benefit Termination	<ul style="list-style-type: none"> • Change of ownership, surrender or full annuitization • Contract value reaches zero • Upon death, as described above • May not be cancelled

*As of May 1, 2023. Please refer to current Rate Sheet/Prospectus Supplement for current rates.

Optional Death Benefits – Asset Protection Options, continued

Premier II May not be available in all states. Not available in NY.

Annual Cost* (deducted quarterly)	0.80% of death benefit value
Maximum Issue Age	75
Availability	<ul style="list-style-type: none"> • MultiOption Guide and Extra contracts at issue • Not available with optional living benefits
Premier II Death Benefit	<p>Death benefit is the greater of:</p> <ul style="list-style-type: none"> • Guaranteed Minimum Death Benefit, or • Highest Anniversary Value – highest value achieved on any contract anniversary through age 80 (increased by purchase payments and reduced pro-rata for amounts withdrawn since last value determined). • 5% Increase Value – variable purchase payments (increased by transfers in and reduced by withdrawals or transfers out of variable investments) compounded at 5% annually up to the contract anniversary on or following the 80th birthday, plus the value of the DCA Fixed Account (if applicable). Maximum 5% Increase Value is 200% of purchase payments, adjusted pro-rata for withdrawals.
Spousal Continuation	A spouse sole beneficiary or joint owner can continue the contract and optional benefit upon first death. Contract value is adjusted to the death benefit value, if higher. Death benefit guarantees continue based on age of surviving spouse.
Benefit Termination	<ul style="list-style-type: none"> • Change of ownership, surrender or full annuitization • Contract value reaches zero • Upon death, as described above • May not be cancelled

Premier Protector Death Benefit* May not be available in all states. Not available in NY.

Annual Cost* (deducted quarterly from variable subaccounts)	0.90% of Premier Protector Death Benefit value
Maximum Issue Age	70
Availability	<ul style="list-style-type: none"> • MultiOption Guide and Momentum contracts at issue • Not available with optional living benefits
Premier Protector Death Benefit	<p>Death benefit is the greater of (prior to Benefit Acceleration):</p> <ul style="list-style-type: none"> • Highest Anniversary Value – highest value achieved on any contract anniversary (increased by purchase payments since last value determined) through age 85. • 4% Increase Value – purchase payments compounded at 4% annually up to the contract anniversary on or following the 85th birthday. (In NJ, limited to 200% of purchase payments less withdrawals). <p>Withdrawals reduce both the Highest Anniversary Value and Increase Value on a pro-rata basis.</p> <p>Accelerated Death Benefit</p> <p>After the one-year waiting period, the Premier Protector Death Benefit value may be available for withdrawal/surrender based on certification by a Licensed Health Care Practitioner for one of the following permanent qualifying events (90-day Elimination Period):</p> <ul style="list-style-type: none"> • Chronic illness: <ul style="list-style-type: none"> – Unable to perform 2 of 6 Activities of Daily Living (ADLs), or – Severe cognitive impairment • Terminal illness (life expectancy of 12 months or less) <p>Upon benefit acceleration, the contract value is increased to the Premier Protector Death Benefit value (if greater) and transferred to the Fixed Account where it becomes available for withdrawal/surrender without Deferred Sales Charge. Once acceleration is elected, it cannot be cancelled and no other purchase payments will be accepted. Following benefit acceleration, the annual cost ceases and the death benefit is equal to the contract value.</p>

Premier Protector Death Benefit[®], continued May not be available in all states. Not available in NY.

Spousal Continuation	Not available. The Premier Protector Death Benefit value is available upon the earlier of first death or the election of benefit acceleration.
Benefit Termination	<ul style="list-style-type: none">• Change of ownership, surrender or full annuitization• Contract value reaches zero• Upon death, as described above• This optional benefit may not be cancelled

*As of May 1, 2023. Please refer to current Rate Sheet/Prospectus Supplement for current rates.

8. Premier Protector additional disclosures:

At death, beneficiaries receive the greater of the standard contract death benefit or the Premier Protector death benefit. Withdrawals or surrender of contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal. Individuals may wish to consult their tax advisor before electing to accelerate the benefit.

The Premier Protector Death Benefit is not long-term care or nursing home insurance. Individuals may not elect this benefit if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADLs. Please review the prospectus for additional information on the ADLs.

In certain states, this optional benefit is called the Premier Protector Death Benefit with Enhanced Surrender Value. In those states, Benefit Acceleration would be referred to as activating the Enhanced Surrender Value. Please see the product Quick Facts for state approval and other state variations.

Optional Death Benefits – Estate Enhancement**Estate Enhancement Benefit II (EEBII)** May not be available in all states. Not available in NY.

Annual Cost (deducted daily)	0.25% of contract value
Maximum Issue Age	75
Availability	<ul style="list-style-type: none">• MultiOption Guide and Extra contracts at issue• Not available with optional living benefits
Estate Enhancement Benefit	<p>At death, increases the value of the contract by up to 40% of the contract's earnings (25% if age at issue was 70–75). Earnings defined as contract value less purchase payments not previously withdrawn.</p> <p>Maximum benefit is earnings capped at 200% of purchase payments (adjusted pro-rata for withdrawals).</p>
Spousal Continuation	A spouse sole beneficiary or joint owner upon first death has a choice on whether to continue the benefit. The spouse can either keep the EEBII in place (at % determined at issue) and have the benefit paid upon death of surviving spouse, or elect to have benefit paid immediately (increasing contract value by amount of benefit) resulting in benefit termination.
Benefit Termination	<ul style="list-style-type: none">• Change of ownership, surrender or full annuitization• Contract value reaches zero• Upon death, as described above• May not be cancelled

For complete death benefit specifications, refer to the prospectus. We reserve the right to limit the death benefit to the contract value in lieu of any other death benefit value payable if we receive proof of death more than one year after the date of death.

Variable investment options

MultiOption annuities provide your clients with access to competitive investment firms and a wide array of investment options to help them meet their long-term financial goals.

We offer many asset allocation options to help your clients allocate their variable annuity investments, including:

- Professionally managed asset allocation portfolios
- Managed Volatility Portfolios
- Static, pre-built and customized asset allocation strategies



Keep in mind, optional living benefits require an approved asset allocation strategy.

Customers should consider all of their assets, income and investments when considering an asset allocation model or strategy.

Although Managed Volatility Portfolios seek to minimize the impact of market downturns, their hedging strategies may limit some upside potential. As with any variable investment, investing in Managed Volatility Portfolios involves investment risk, including the loss of principal.

Neither diversification nor asset allocation guarantee against loss, they are methods used to manage risk. Because these funds employ an asset allocation strategy, investment risks may vary. One should consult the prospectus for more details.

Variable investment lineup at a glance

Large Cap Value

- ▲ American Century VP Disciplined Core Value - Class II
- Delaware Ivy VIP Value - Class II
- Fidelity® VIP Equity-Income PortfolioSM - Service Class 2
- ▲ Franklin Mutual Shares VIP Fund - Class 2
- Invesco V.I. Comstock - Series II
- ▲ Invesco V.I. Growth and Income - Series II
- Putnam VT Large Cap Value - Class IB
- SFT T. Rowe Price Value Fund

Large Cap Growth

- American Funds IS Growth - Class 2
- Delaware Ivy VIP Core Equity - Class II
- Janus Henderson VIT Forty - Service Shares
- Putnam VT Large Cap Growth - Class IB
- ▲ Putnam VT Sustainable Leaders - Class IB
- SFT Delaware IvySM Growth Fund

Large Cap Blend

- American Funds IS Growth-Income - Class 2
- Neuberger Berman AMT Sustainable Equity Portfolio - S Class
- SFT Index 500 - Class 2
- SFT Wellington Core Equity Fund - Class 2

Small/Mid Cap Value

- Franklin Small Cap Value VIP Fund - Class 2
- Invesco V.I. American Value - Series II
- Janus Henderson VIT Mid Cap Value - Service Shares

Small/Mid Cap Growth

- ClearBridge Variable Small Cap Growth - Class II
- Delaware Ivy VIP Mid Cap Growth - Class II
- Delaware Ivy VIP Small Cap Growth - Class II
- ▲ Franklin Small-Mid Cap Growth VIP Fund - Class 2
- ▲ MFS® VIT Mid Cap Growth - Service Class
- SFT Delaware IvySM Small Cap Growth Fund

Small/Mid Cap Blend

- BlackRock Small Cap Index V.I. Fund - Class III
- Delaware Ivy VIP Smid Cap Core - Class II
- Fidelity® VIP Mid Cap Portfolio - Service Class 2
- ▲ Invesco V.I. Main Street Small Cap Fund® - Series II
- Invesco V.I. Small Cap Equity - Series II
- SFT Index 400 Mid-Cap - Class 2

Money Market

- SFT Government Money Market

U.S. Domestic Short-Term Bond

- PIMCO VIT Low Duration - Advisor Class

U.S. Domestic Intermediate-Term Bond

- American Funds IS U.S. Govt. Securities - Class 2
- Fidelity® VIP Bond Index Portfolio - Service Class 2
- Janus Henderson VIT Flexible Bond - Service Shares
- PIMCO VIT Total Return - Advisor Class

U.S. Domestic Long-Term Bond

- American Century VP Inflation Protection - Class II

High Yield

- Delaware Ivy VIP High Income - Class II

International Bond

- American Funds IS Capital World Bond - Class 2
- PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class

International Large Cap

- ▲ AB VPS International Value - Class B
- American Funds IS Global Growth - Class 2
- American Funds IS International - Class 2
- BlackRock International Index V.I. Fund - Class III
- Delaware Ivy VIP Global Growth - Class II
- Delaware Ivy VIP International Core Equity - Class II
- Invesco Oppenheimer V.I. International Growth - Series II
- Janus Henderson VIT Overseas - Service Shares
- MFS® VIT II International Intrinsic Value - Service Class
- ▲ Putnam VT International Equity - Class IB
- Putnam VT International Value - Class IB

International Small Cap

- American Funds IS Global Small Cap - Class 2

Emerging Markets

- American Funds IS New World - Class 2
- Morgan Stanley VIF Emerging Markets Equity - Class II
- Templeton Developing Markets VIP Fund - Class 2

- Investment options available with all MultiOption variable annuities
- ▲ Additional investment options only available with MultiOption Extra

■ Asset Allocation

- Delaware Ivy VIP Asset Strategy – Class II
- Delaware Ivy VIP Balanced – Class I
- Invesco V.I. Equity and Income – Series III
- Janus Henderson VIT Balanced – Service Shares
- Morningstar Aggressive Growth ETF Asset Allocation – Class II
- Morningstar Balanced ETF Asset Allocation – Class II
- Morningstar Conservative ETF Asset Allocation – Class II
- Morningstar Growth ETF Asset Allocation – Class II
- Morningstar Income & Growth ETF Asset Allocation – Class II
- TOPS® Target Range™ Portfolio – Class S

■ Managed Volatility

- AB VPS Dynamic Asset Allocation – Class B¹
- Delaware Ivy VIP Pathfinder Moderately Aggressive-Managed Volatility – Class II
- Delaware Ivy VIP Pathfinder Moderate-Managed Volatility – Class II¹
- Delaware Ivy VIP Pathfinder Moderately Conservative-Managed Volatility – Class II
- Goldman Sachs VIT Trend Driven Allocation Fund – Service Shares¹
- PIMCO VIT Global Diversified Allocation – Advisor Class¹
- SFT Balanced Stabilization Fund¹
- SFT Equity Stabilization Fund¹
- TOPS® Managed Risk Balanced ETF Portfolio – Class 2
- TOPS® Managed Risk Flex ETF Portfolio¹
- TOPS® Managed Risk Growth ETF Portfolio – Class 2
- TOPS® Managed Risk Moderate Growth ETF Portfolio – Class 2

■ Real Assets

- Delaware Ivy VIP Natural Resources – Class II
- SFT Real Estate Securities – Class 2

■ Sector

- Delaware Ivy VIP Science and Technology – Class II
- T. Rowe Price Health Sciences – II Class

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- Investment options available with all MultiOption variable annuities
 - ▲ Additional investment options only available with MultiOption Extra

1. Select MVPs – 100% allowable – with optional living benefit

Effective April 30, 2023, Putnam VT Growth Opportunities Fund was renamed Putnam VT Large Cap Growth Fund.

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An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax-qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as deferred sales charges for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charges, investment management fees and rider fees. The variable sub-accounts of variable annuities are subject to market fluctuation, investment risk and loss of principal.

Some products and optional features may not be available in all states and features may vary by state. Optional benefits are available for an additional cost in a variable annuity. Not all products, features and optional benefits are available from all selling broker dealers and certain products/benefits may not be combined. Please consult with your firm before providing any products/services or materials listed here.

The SureTrack Plus 90 optional benefit establishes an Accumulation Base for calculating a minimum value available on the Benefit Date. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value or investment return and is not available for withdrawal or payable at death. If on the Benefit Date the Accumulation Base is less than the contract value, the benefit terminates with no adjustment to contract value. The benefit requires use of an approved asset allocation strategy. Acceptance of future purchase payments is limited while this optional benefit is in effect.



Access more

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The MyPath™ suite of optional lifetime income benefits establish a benefit base for calculating guaranteed annual income. The benefit base provides no minimum contract value or investment return and is not available for withdrawal. Withdrawals exceeding allowed guidelines, or taken before the benefit date, may have a negative impact on the guarantees of these optional living benefits. All withdrawals will reduce the contract value. These benefits cannot be cancelled and require use of an approved asset allocation strategy. These benefits are available on a single and joint life basis for an additional cost. Certain MyPath benefits may be selected on a Plus or Joint 50 bases. These options may provide a greater initial stream of annual income with a reduction in annual income upon occurrence of specified events.

Withdrawals or surrender of contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal. Individuals may wish to consult your tax advisor before electing to accelerate your benefit.

The guarantees are subject to the financial strength and claims-paying ability of Minnesota Life. The guarantees have no bearing on performance of the variable investment options. We reserve the right to limit or discontinue acceptance of future purchase payments after the contract is issued. For MultiOption Extra, this only applies if an optional benefit is elected. This may limit the ability to increase the contract value through additional purchase payments. If an optional benefit is elected in the contract, this may also limit the ability to increase the value used to calculate the optional benefit.

For Indexed Accounts, the Cap(s), Participation Rate(s), and/or Fixed Interest Rate for the initial Crediting Period are shown in the contract at issue. For each subsequent Crediting Period, rates will be declared at the beginning of the Crediting Period and will be guaranteed for the duration of the applicable period. Rates are subject to the maximums and/or minimums as stated in the contract.

The indexes are not available for direct investment.

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Variable annuities are sold by prospectus. Your clients should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information.

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