

IncomeToday!® 2.0

A single payment immediate annuity

Insurance products issued by:
Minnesota Life Insurance Company

IncomeToday! 2.0 Guaranteed income for your clients, today and tomorrow



Get in front of more clients with a guaranteed retirement income solution.



Explore materials, get a quote and call our Sales Desk at 1-866-335-7355.





See how IncomeToday! 2.0 gets you in front of more clients

With customizable options to fit clients' unique needs, it's designed to be a safe, secure part of their overall portfolio. IncomeToday! 2.0 offers clients:

- Income choices and guarantees to meet their needs
- Protection from market ups and downs
- Freedom to invest the portfolio remainder more aggressively
- Additional liquidity, via the Advance Withdrawal Benefit, if they need it.



Tools to get you started \Rightarrow





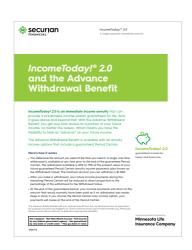


Consumer materials

Consumer brochure >



Advance Withdrawal Benefit >



Quick facts>

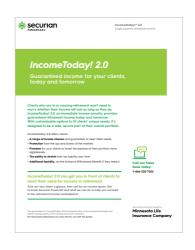


Case study: seeking cruise control>



Financial professional materials

Summary review and quick facts >



Sales idea — Advance Withdrawal Benefit >



Log in for:

Illustrations/income quote

Applications

Split annuity calculator

Not yet appointed?

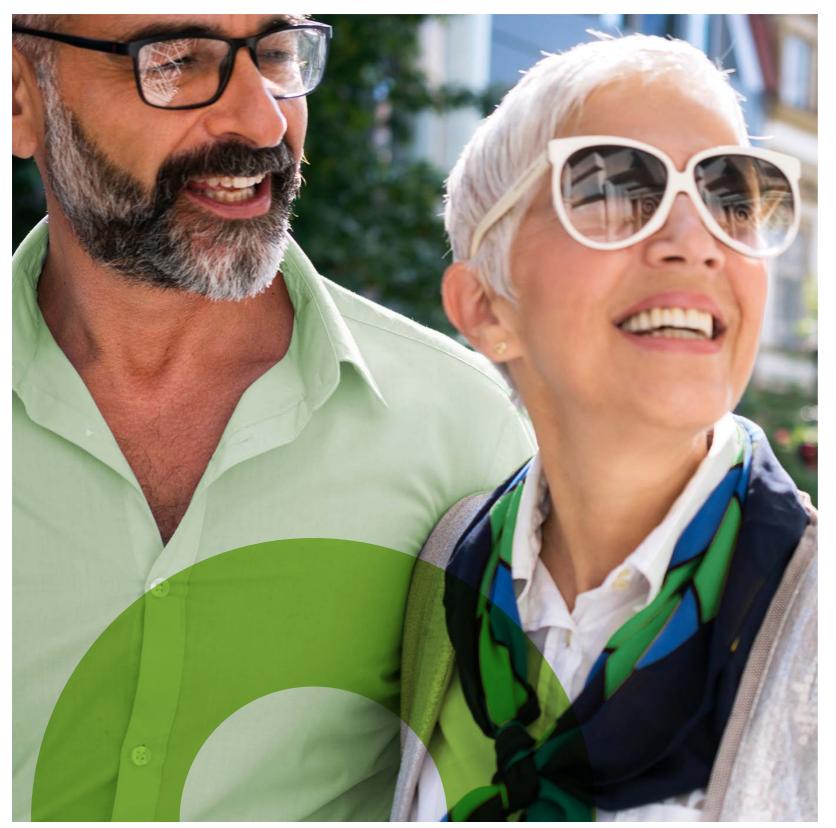
Take the next step

Sound Strategies: Fixed Split Annuity>



Sales Desk: 1-866-335-7355







Call our Sales Desk at 1-866-335-7355 today to see how you can help meet their retirement income needs.

Get in front of more clients with *IncomeToday! 2.0*

Securian Financial and its affiliates help financial professionals like you meet the challenges of today's retirement.



Sales Desk at 1-866-335-7355

For a guaranteed source of income, today and tomorrow, learn more about *IncomeToday! 2.0*

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IncomeToday! 2.0 is a single payment immediate annuity. The guarantees in IncomeToday! 2.0 are subject to the financial strength and claims-paying ability of the issuing insurance company. One should thoroughly review their contract for specific details of the product features and costs.

Income payments and withdrawals from immediate annuities are generally taxable as ordinary income in the year in which taken. When purchased as part of an IRA or other qualified plan, the IRA or qualified plan already provides tax deferral of earnings and the annuity contract does not provide any additional tax deferred treatment of earnings. Withdrawals taken from a qualified plan prior to age 59½ may incur a 10% federal tax penalty. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions.

Keep in mind that the annuity income option, frequency and payment dates cannot be changed once elected. Availability of some Period Certain durations may be limited. Clients should thoroughly review their contract for specific details of the product features and costs. This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation, especially as it applies to Medicaid eligibility and planning.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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