Premier VUL
Financial Professional

Insurance products issued by:
Minnesota Life Insurance Company

Portfolio Builder allocation strategy

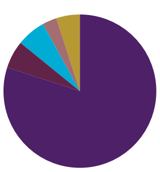
Securian Financial's Premier Variable Universal Life (Premier VUL) policy offers our Portfolio Builder allocation strategy. This customizable strategy provides model portfolios to help clients determine subaccount allocations that align with their risk tolerance and goals.

Determining your client's investment style

Before using the Portfolio Builder allocation strategy, meet with your client to discuss his or her investment objectives, or have your client complete a risk tolerance questionnaire. Your client's responses will help you select one of five model portfolios that meets his or her needs.

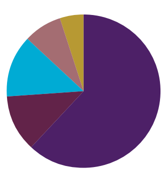
Selecting a model portfolio

Each model portfolio has an investment style ranging from conservative to aggressive, as shown below.



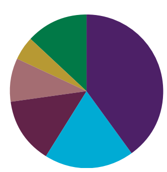
Income

- 80% US Domestic Intermediate-Term Bond
- 6% Large Cap Value
- 6% International Large Cap
- 3% Large Cap Growth
- 5% Real Assets



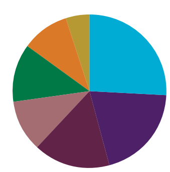
Income and Growth

- 62% US Domestic Intermediate-Term Bond
- 12% Large Cap Value
- 13% International Large Cap
- 8% Large Cap Growth
- 5% Real Assets



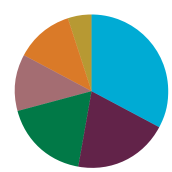
Conservative Growth

- 40% US Domestic Intermediate-Term Bond
- 19% International Large Cap
- 14% Large Cap Value
- 9% Large Cap Growth
- 5% Real Assets
- 13% Small/Mid Cap Value



Growth

- 26% International Large Cap
- 20% US Domestic Intermediate-Term Bond
- 16% Large Cap Value
- 11% Large Cap Growth
- 12% Small/Mid Cap Value
- 10% Small/Mid Cap Growth
- 5% Real Assets



Aggressive Growth

- 33% International Large Cap
- 20% Large Cap Value
- 18% Small/Mid Cap Value
- 12% Large Cap Growth
- 12% Small/Mid Cap Growth
- 5% Real Assets

Large Cap Blend funds can be used in place of Large Cap Value & Growth funds.
Small/Mid Cap Blend funds can be used in place of Small/Mid Cap Value & Growth funds.

Selecting subaccounts and allocations

Once your client has chosen the appropriate model portfolio, you can work together to choose which of the available subaccounts fit the portfolio's asset classes. Then assign allocation percentages to each subaccount; make sure your totals add up to the indicated percentage for each category.

Variable subaccounts at-a-glance

Asset Allocation	
Delaware Ivy VIP Asset Strategy	Class II
Janus Henderson VIT Balanced	Institutional
Morningstar Aggressive Growth ETF Asset Allocation	Class I
Morningstar Balanced ETF Asset Allocation	Class I
Morningstar Conservative ETF Asset Allocation	Class I
Morningstar Growth ETF Asset Allocation	Class I
Morningstar Income & Growth ETF Asset Allocation	Class I
TOPS® Target Range™ Portfolio	Class S
Vanguard® VIF Balanced Portfolio	
Emerging Markets	
American Funds IS New World	Class 1
Morgan Stanley VIF Emerging Markets Equity	Class II
High Yield	
Vanguard® VIF High Yield Bond Portfolio	
International Bond	
American Funds IS Capital World Bond Fund	Class 1
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged)	Advisor Class
International Large Cap	
AB VPS International Value	Class A
American Funds IS International	Class 1
BlackRock International Index V.I. Fund	Class I
Delaware Ivy VIP International Core Equity	Class II
Delaware Ivy VIP Global Growth	Class II
Invesco Oppenheimer V.I. International Growth	Class 1
Janus Henderson VIT Overseas	Institutional
MFS® International Intrinsic Value Portfolio	Initial Class
Putnam VT International Equity	Class IA
Putnam VT International Value Fund	Class IA
Vanguard® VIF International Portfolio	
International Small Cap	
American Funds IS Global Small Cap	Class 1
Large Cap Blend	
American Funds IS Growth-Income	Class 1
Neuberger Berman AMT Sustainable Equity Portfolio	Class I
SFT Index 500	Class 1
SFT Wellington Core Equity Fund	Class 1
Vanguard® VIF Total Stock Market Index Portfolio	
Large Cap Growth	
American Funds IS Growth	Class 1
Delaware Ivy VIP Core Equity	Class II
Janus Henderson VIT Forty	Institutional
Putnam VT Growth Large Cap Growth Fund	Class IA
SFT Delaware Ivy℠ Growth Fund	
Vanguard® VIF Capital Growth Portfolio	
Large Cap Value	
American Century VP Disciplined Core Value Fund	Class I
Fidelity® VIP Equity Income Portfolio℠	Initial Class
Invesco V.I. Comstock	Series I
Putnam VT Large Cap Value	Class IA
SFT T. Rowe Price Value Fund	
Vanguard® VIF Diversified Value Portfolio	
Vanguard® VIF Equity Income Portfolio	
Managed Volatility	
AB VPS Dynamic Asset Allocation	Class B
Delaware Ivy VIP Pathfinder Moderate-Mgd. Vol.	Class II
PIMCO VIT Global Diversified Allocation Portfolio	Advisor Class
SFT Balanced Stabilization Fund	
SFT Equity Stabilization Fund	
TOPS® Managed Risk Flex ETF Portfolio	
Money Market	
SFT Government Money Market	
Real Assets	
SFT Real Estate Securities	Class 1
Sector	
Delaware Ivy VIP Science & Technology	Class II
T. Rowe Price Health Sciences	Class II
Small/Mid Cap Blend	
BlackRock Small Cap Index V.I. Fund	Class I
Delaware Ivy VIP Small Cap Core	Class II
Fidelity® VIP Mid Cap	Initial Class
Invesco V.I. Main Street Small Cap Fund®	Class 1
SFT Index 400 Mid-Cap	Class 1
Small/Mid Cap Growth	
ClearBridge Variable Small Cap Growth	Class 1
Delaware Ivy VIP Mid Cap Growth	Class II
MFS® VIT Mid Cap Growth	Initial Class
SFT Delaware Ivy℠ Small Cap Growth Fund	
Vanguard® VIF Small Company Growth Portfolio	
Small/Mid Cap Value	
Franklin Small Cap Value VIP Fund	Class 1
Invesco V.I. American Value	Series I
Janus Henderson VIT Mid Cap Value	Institutional
US Domestic Intermediate-Term Bond	
American Funds Insurance Series (AFIS) U.S. Government Securities Fund	Class 1
Fidelity® VIP Bond Index Portfolio	Initial Class
Janus Henderson VIT Flexible Bond	Institutional
PIMCO VIT Total Return Portfolio	Institutional
SFT Core Bond	Class 1
Vanguard® VIF Total Bond Market Index Portfolio	
US Domestic Long-Term Bond	
American Century VP Inflation Protection	Class I
US Domestic Short-Term Bond	
PIMCO VIT Low Duration Portfolio	Institutional
Vanguard® VIF Short-Term Investment-Grade Portfolio	

*If share class is blank, there is only 1 share class available.

Please note: only asset classes and corresponding fund options in the model portfolios are listed. For a complete list of subaccount options please see the prospectus.

To learn how

Securian Financial's Portfolio Builder allocation strategy can help guide your clients' subaccount choices; contact your Life Sales Support Team:

1-888-413-7860, option 1 (Independent Brokerage)

1-877-696-6654 (Broker-Dealer)

International Large Cap: Investment risks associated with international investing, in addition to other risks may include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

Large Cap Blend, Large Cap Growth and Large Cap Value: Investments will fluctuate and when redeemed, may be worth more or less than when originally invested.

Real Assets: Consists of hard commodities, natural resources companies, Master Limited Partnerships (MLP's), infrastructure companies, and real estate, which exhibit low correlation to traditional asset classes, may provide excess returns, and serve as a hedge against inflation. These investments involve heightened risk and may be subject to leveraging and speculative practices, volatile market price fluctuations, and geopolitical events.

Mid Cap Blend, Mid Cap Growth, Mid Cap Value, Small Cap Blend, Small Cap Growth and Small Cap Value: Investments in small, mid or micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity.

Domestic Bonds: Risks of investment in domestic bonds include, but are not limited to, changes in interest rates and the credit worthiness of their issuers. Also, in a low interest rate market there is the risk that bonds could be called by the issuer and prepaid prior to maturity. They could be replaced by bonds that offer lower interest rates.

An asset allocation strategy does not guarantee against loss. It is a method used to manage risk.

Effective August 1, 2021, SFT Ivy℠ Growth Fund was renamed SFT Delaware Ivy℠ Growth Fund and SFT Ivy℠ Small Cap Growth Fund was renamed SFT Delaware Ivy℠ Small Cap Growth Fund.

Allocation strategies shown on these pages provide a method for diversifying investments. They do not guarantee a profit or protect against loss.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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

Customers should read the prospectus carefully before investing.

Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

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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 Saint 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. Variable products are distributed by Securian Financial Services, Inc., member FINRA , 400 Robert Street North, St. Paul, MN 55101.

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