






## MultiOption® Extra Variable Annuity

All performance results are through the period ending February 29, 2024


Performance shown prior to the product effective date, October 1, 2007, and performance prior to the portfolio's inception as a subaccount is hypothetical and, unless otherwise noted, is calculated by applying the contract expenses and charges to the underlying portfolio's performance. In these instances, performance shown predates the offering of the portfolio as an investment option in the variable annuity.


### Non-Standardized Average Annual Total Returns for Month Ending February 29, 2024 Assuming Contract Not Surrendered

	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
<b>Real Assets</b>							
Delaware Ivy VIP Natural Resources - Class II	-7.49%	-7.67%	7.46%	2.30%	-3.07%	0.13%	04/28/2005
SFT Real Estate Securities - Class 2	-2.43%	3.22%	1.89%	2.89%	4.46%	6.45%	05/01/1998
<b>US Domestic Intermediate-Term Bond</b>							
American Funds IS U.S. Govt. Sec - Class 2 (1)	-2.05%	-0.67%	-4.85%	-1.26%	-0.66%	3.30%	12/02/1985
Fidelity® VIP Bond Index Portfolio - Service Class 2 Shares (3)	-1.85%	1.15%	-5.29%	-1.69%	N/A	-1.28%	04/19/2018
Janus Henderson VIT Flexible Bond - Service Shares	-1.92%	0.95%	-5.21%	-0.89%	-0.52%	2.61%	12/31/1999
PIMCO VIT Total Return - Advisor Class (1)	-1.39%	2.00%	-5.20%	-1.40%	-0.50%	2.73%	12/31/1997
SFT Core Bond - Class 2	-2.22%	1.28%	-5.23%	-1.54%	-0.29%	3.64%	12/03/1985
<b>US Domestic Long-Term Bond</b>							
American Century VP Inflation Protection - Class II	-1.16%	-0.33%	-3.24%	0.23%	-0.22%	1.51%	12/31/2002
<b>High Yield</b>							
Delaware Ivy VIP High Income - Class II	0.36%	7.46%	-0.76%	1.62%	1.67%	5.39%	07/13/1987


 International Bond						From	Portfolio
	YTD	1 year	3 year	5 year	10 year	Portfolio Inception	Inception Date i
American Funds IS Capital World Bond - Class 2 (1)	-3.00%	2.46%	-7.63%	-2.95%	-1.95%	0.59%	10/04/2006
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Shares	-0.58%	5.31%	-2.86%	-0.71%	N/A	0.78%	04/30/2014
 International Large Cap						From	Portfolio
	YTD	1 year	3 year	5 year	10 year	Portfolio Inception	Inception Date i
AB VPS International Value - Class B	0.36%	5.16%	0.77%	2.04%	-0.10%	2.47%	08/15/2001
American Funds IS Global Growth - Class 2	6.78%	23.00%	1.89%	10.46%	8.28%	8.39%	04/30/1997
American Funds IS International - Class 2 (1)	2.55%	11.76%	-4.35%	1.44%	1.87%	5.59%	05/01/1990
BlackRock International Index V.I. Fund - Class III Shares (3)	2.03%	12.44%	2.31%	N/A	N/A	2.41%	02/09/2021
Delaware Ivy VIP Global Growth - Class II	7.55%	22.64%	4.98%	9.41%	6.28%	6.65%	05/03/1994
Delaware Ivy VIP International Core Equity - Class II	1.91%	9.39%	2.37%	4.03%	2.21%	5.72%	05/01/1992
Invesco Oppenheimer V.I. International Growth Fund Series II Shares	2.02%	15.35%	-2.17%	4.92%	1.80%	4.12%	03/19/2001
Janus Henderson VIT Overseas - Service Shares (1)	2.65%	6.83%	2.02%	7.37%	2.14%	6.63%	05/02/1994
MFS® VIT II International Intrinsic Value - Service Class	1.59%	11.44%	-0.21%	4.90%	4.78%	6.90%	08/24/2001
Putnam VT International Equity - Class IB (1)	1.51%	12.19%	1.70%	5.47%	1.87%	4.07%	01/02/1997
Putnam VT International Value Fund - Class IB Shares (3)	-0.48%	8.53%	4.67%	5.94%	1.93%	2.65%	04/06/1998
 International Small Cap						From	Portfolio
	YTD	1 year	3 year	5 year	10 year	Portfolio Inception	Inception Date i
American Funds IS Global Small Cap - Class 2	0.43%	7.50%	-7.70%	3.72%	3.30%	6.82%	04/30/1998
 Emerging Markets						From	Portfolio
	YTD	1 year	3 year	5 year	10 year	Portfolio Inception	Inception Date i
American Funds IS New World - Class 2	2.34%	12.99%	-3.36%	4.94%	3.19%	6.00%	06/17/1999
Morgan Stanley VIF Emerging Markets Equity - Class II (1)	0.85%	10.53%	-7.36%	0.36%	0.28%	3.24%	10/01/1996
Templeton Developing Markets VIP Fund - Class 2 (2)	-1.28%	6.06%	-10.00%	0.05%	0.66%	1.49%	03/04/1996
 Asset Allocation						From	Portfolio
	YTD	1 year	3 year	5 year	10 year	Portfolio Inception	Inception Date i
Delaware Ivy VIP Asset Strategy - Class II	4.01%	14.07%	2.16%	5.53%	1.89%	7.33%	05/01/1995


Delaware Ivy VIP Balanced - Class II	4.12%	15.98%	3.03%	6.70%	4.89%	7.00%	12/03/1985
Invesco V.I. Equity and Income - Series II	2.61%	9.40%	3.66%	6.34%	5.03%	3.25%	05/01/1998
Janus Henderson VIT Balanced - Service Shares (1)	4.48%	15.91%	3.65%	6.93%	6.12%	7.93%	09/13/1993
Morningstar Aggressive Growth ETF Asset Allocation - Class II	3.23%	14.95%	4.07%	6.81%	5.36%	3.82%	04/30/2007
Morningstar Balanced ETF Asset Allocation - Class II	1.61%	10.35%	1.00%	3.83%	3.15%	2.88%	04/30/2007
Morningstar Conservative ETF Asset Allocation - Class II	-0.21%	4.86%	-2.44%	0.15%	0.30%	1.11%	04/30/2007
Morningstar Growth ETF Asset Allocation - Class II	2.59%	13.13%	2.72%	5.57%	4.47%	3.51%	04/30/2007
Morningstar Income & Growth ETF Asset Allocation - Class II	0.80%	7.89%	-0.69%	2.15%	1.79%	2.02%	04/30/2007
TOPS® Target Range™ Portfolio - Class S Shares	1.49%	11.22%	N/A	N/A	N/A	-3.71%	09/20/2021


 Managed Volatility	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date i
AB VPS Dynamic Asset Allocation - Class B	2.38%	12.11%	-0.60%	1.53%	1.56%	2.26%	04/01/2011
Delaware Ivy VIP Pathfinder Moderate-Mgd Vol - Class II	2.17%	11.10%	2.42%	4.60%	3.36%	3.92%	08/01/2013
Delaware Ivy VIP Pathfinder Moderately Aggressive-Mgd Vol - Class II	2.50%	12.39%	3.18%	5.44%	3.97%	4.59%	08/01/2013
Delaware Ivy VIP Pathfinder Moderately Conservative-Mgd Vol - Class II	1.59%	9.72%	1.40%	3.81%	2.66%	3.13%	08/01/2013
Goldman Sachs VIT Trend Driven Allocation - Svc. Shares	3.90%	14.79%	1.66%	3.09%	2.09%	2.86%	04/16/2012
PIMCO VIT Global Diversified Allocation - Advisor Class (1)	2.60%	11.81%	-0.38%	2.41%	2.42%	2.92%	04/30/2012
SFT Balanced Stabilization Fund	3.61%	16.12%	4.02%	6.30%	5.61%	5.78%	05/01/2013
SFT Equity Stabilization Fund	2.29%	9.66%	2.45%	1.33%	N/A	2.53%	11/18/2015
TOPS® Managed Risk Balanced ETF Portfolio - Class 2	0.33%	6.23%	-0.76%	1.98%	1.38%	2.03%	06/09/2011
TOPS® Managed Risk Flex ETF Portfolio	0.58%	6.64%	-0.64%	1.91%	1.19%	1.69%	08/27/2013
TOPS® Managed Risk Growth ETF Portfolio - Class 2	1.64%	8.87%	0.38%	3.01%	1.71%	2.35%	04/26/2011
TOPS® Managed Risk Moderate Growth ETF Portfolio - Class 2	1.00%	7.89%	-0.19%	2.60%	1.75%	2.60%	06/09/2011


 Large Cap Value	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date i
American Century VP Disciplined Core Value - Class II (1)	4.89%	9.19%	3.35%	6.73%	6.51%	5.38%	10/30/1997
Delaware Ivy VIP Value - Class II	2.85%	5.74%	7.67%	8.23%	6.33%	6.85%	05/02/1994

Fidelity® VIP Equity-Income Portfolio(SM) - Service Class 2 (2)	3.56%	12.41%	7.30%	8.65%	6.77%	7.55%	10/09/1986
Franklin Mutual Shares VIP Fund - Class 2 (2)	2.74%	9.17%	5.16%	4.46%	3.77%	5.43%	11/08/1996
Invesco V.I. Comstock - Series II	3.51%	11.87%	10.71%	9.47%	7.09%	6.31%	09/18/2000
Invesco V.I. Growth and Income - Series II	4.44%	12.97%	7.66%	7.87%	6.44%	5.60%	09/18/2000
Putnam VT Large Cap Value - Class IB	5.50%	17.12%	10.61%	11.23%	8.81%	6.46%	05/01/2002
SFT T. Rowe Price Value Fund	5.77%	16.70%	6.29%	9.01%	7.17%	6.66%	01/02/2002

 Sector	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date i
Delaware Ivy VIP Science & Technology - Class II	13.18%	42.57%	4.21%	13.96%	9.83%	13.11%	04/04/1997
T. Rowe Price Health Sciences Portfolio - II Class	5.74%	11.56%	0.33%	7.25%	8.42%	10.83%	04/30/2002

 Large Cap Growth	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date i
American Funds IS Growth - Class 2 (1)	9.16%	36.85%	6.34%	16.01%	13.06%	11.54%	02/08/1984
Delaware Ivy VIP Core Equity - Class II	8.27%	26.19%	9.35%	13.53%	9.24%	6.44%	10/15/1997
Janus Henderson VIT Forty - Service Shares (1)	10.03%	40.94%	5.47%	13.70%	12.31%	10.47%	05/01/1997
Putnam VT Large Cap Growth - Class IB (1)	9.97%	47.26%	8.78%	15.59%	11.37%	9.58%	02/01/1988
Putnam VT Sustainable Leaders - Class IB (1)	10.66%	33.49%	7.56%	13.26%	11.27%	8.08%	05/02/1994
SFT Delaware Ivy(SM) Growth Fund	7.38%	39.73%	10.56%	15.23%	12.45%	8.32%	12/03/1985

 Large Cap Blend	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date i
American Funds IS Growth-Income - Class 2 (1)	6.92%	28.74%	9.18%	10.70%	9.44%	9.68%	02/08/1984
Neuberger Berman AMT Sustainable Equity Portfolio - S Class (1)	8.38%	31.50%	8.17%	11.10%	8.66%	6.62%	02/18/1999
SFT Index 500 - Class 2	6.69%	27.46%	9.32%	12.13%	10.17%	8.39%	05/01/1987
SFT Wellington Core Equity Fund - Class 2	8.34%	27.02%	7.43%	11.13%	9.28%	9.65%	01/03/1995

 Small/Mid Cap Value	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date i
Franklin Small Cap Value VIP Fund - Class 2	-0.16%	3.40%	2.31%	6.18%	5.20%	7.45%	01/06/1999
Invesco V.I. American Value - Series II (1)	4.12%	15.43%	9.27%	8.03%	5.38%	7.32%	01/02/1997

**Small/Mid Cap Growth**

YTD

1 year

3 year

5 year

10 year

From  
Portfolio  
InceptionPortfolio  
Inception  
Date i

ClearBridge Variable Small Cap Growth - Class II

1.93%

-0.34%

-8.20%

4.58%

5.52%

6.99%

02/02/2007

Delaware Ivy VIP Mid Cap Growth - Class II

4.07%

12.26%

-2.77%

9.55%

8.74%

9.63%

04/28/2005

Delaware Ivy VIP Small Cap Growth - Class II

9.05%

10.24%

-5.88%

4.17%

3.82%

6.30%

10/01/1997

Franklin Small-Mid Cap Growth VIP Fund - Class 2 (2)

5.00%

21.23%

-3.64%

8.83%

7.12%

7.42%

11/01/1995

MFS® VIT Mid Cap Growth - Service Class

8.29%

23.63%

0.93%

9.54%

9.42%

3.56%

05/01/2000

SFT Delaware Ivy(SM) Small Cap Growth Fund

9.15%

10.10%

-5.80%

4.01%

6.45%

6.84%

05/03/1993

**Small/Mid Cap Blend**

YTD

1 year

3 year

5 year

10 year

From  
Portfolio  
InceptionPortfolio  
Inception  
Date i

BlackRock Small Cap Index V.I. Fund - Class III Shares (3)

1.19%

7.55%

-3.12%

N/A

N/A

-4.11%

02/09/2021

Delaware Ivy VIP Smid Cap Core - Class II

2.28%

8.32%

0.92%

4.98%

5.90%

6.55%

10/01/1997

Fidelity® VIP Mid Cap Portfolio - Service Class 2 (2)

6.72%

13.31%

4.87%

8.54%

6.47%

10.03%

12/28/1998

Invesco V.I. Main Street Small Cap Fund® Series II Shares

1.81%

9.74%

1.96%

7.97%

6.59%

7.61%

07/16/2001

Invesco V.I. Small Cap Equity - Series II

3.29%

8.96%

-0.88%

7.57%

4.80%

6.68%

08/29/2003

SFT Index 400 Mid-Cap - Class 2

3.73%

10.30%

4.04%

7.71%

6.88%

7.82%

10/01/1997

**Money Market**

YTD

1 year

3 year

5 year

10 year

From  
Portfolio  
InceptionPortfolio  
Inception  
Date i

SFT Government Money Market

0.46%

2.71%

0.22%

-0.33%

-0.87%

1.42%

12/03/1985

**US Domestic Short-Term Bond**

YTD

1 year

3 year

5 year

10 year

From  
Portfolio  
InceptionPortfolio  
Inception  
Date i

PIMCO VIT Low Duration - Advisor Class (1)

-0.13%

2.94%

-2.55%







-1.12%

-1.04%


0.56%

02/16/1999

# Non-Standardized Average Annual Total Returns for Month Ending February 29, 2024 Assuming Contract Surrendered

 Real Assets	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
Delaware Ivy VIP Natural Resources - Class II	-14.53%	-13.70%	7.11%	2.45%	-2.41%	0.49%	04/28/2005
SFT Real Estate Securities - Class 2	-9.11%	-2.05%	1.08%	3.08%	5.17%	6.73%	05/01/1998
 US Domestic Intermediate-Term Bond	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
American Funds IS U.S. Govt. Sec - Class 2 (1)	-8.70%	-6.21%	-6.30%	-1.35%	0.01%	3.48%	12/02/1985
Fidelity® VIP Bond Index Portfolio - Service Class 2 Shares (3)	-8.49%	-4.27%	-6.78%	-1.81%	N/A	-1.37%	04/19/2018
Janus Henderson VIT Flexible Bond - Service Shares	-8.57%	-4.49%	-6.70%	-0.95%	0.15%	2.90%	12/31/1999
PIMCO VIT Total Return - Advisor Class (1)	-8.00%	-3.36%	-6.68%	-1.50%	0.18%	2.99%	12/31/1997
SFT Core Bond - Class 2	-8.88%	-4.13%	-6.72%	-1.66%	0.39%	3.83%	12/03/1985
 US Domestic Long-Term Bond	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
American Century VP Inflation Protection - Class II	-7.76%	-5.86%	-4.52%	0.25%	0.46%	1.83%	12/31/2002
 High Yield	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
Delaware Ivy VIP High Income - Class II	-6.12%	2.49%	-1.81%	1.73%	2.36%	5.58%	07/13/1987
 International Bond	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
American Funds IS Capital World Bond - Class 2 (1)	-9.72%	-2.87%	-9.37%	-3.17%	-1.28%	0.99%	10/04/2006
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Shares	-7.13%	0.18%	-4.11%	-0.76%	N/A	1.47%	04/30/2014
 International Large Cap	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
AB VPS International Value - Class B	-6.12%	0.02%	-0.14%	2.18%	0.58%	2.77%	08/15/2001
American Funds IS Global Growth - Class 2	0.75%	19.11%	1.08%	11.06%	9.01%	8.66%	04/30/1997
American Funds IS International - Class 2 (1)	-3.78%	7.08%	-5.74%	1.54%	2.56%	5.80%	05/01/1990

BlackRock International Index V.I. Fund - Class III Shares (3)	-4.34%	7.81%	1.54%	N/A	N/A	1.66%	02/09/2021
Delaware Ivy VIP Global Growth - Class II	1.57%	18.73%	4.44%	9.96%	7.00%	6.90%	05/03/1994
Delaware Ivy VIP International Core Equity - Class II	-4.47%	4.55%	1.60%	4.29%	2.90%	5.94%	05/01/1992
Invesco Oppenheimer V.I. International Growth Fund Series II Shares	-4.35%	10.92%	-3.35%	5.23%	2.49%	4.43%	03/19/2001
Janus Henderson VIT Overseas - Service Shares (1)	-3.68%	1.80%	1.22%	7.82%	2.83%	6.88%	05/02/1994
MFS® VIT II International Intrinsic Value - Service Class	-4.81%	6.74%	-1.21%	5.21%	5.49%	7.22%	08/24/2001
Putnam VT International Equity - Class IB (1)	-4.89%	7.54%	0.88%	5.82%	2.56%	4.33%	01/02/1997
Putnam VT International Value Fund - Class IB Shares (3)	-7.03%	3.62%	4.10%	6.31%	2.63%	2.92%	04/06/1998

 International Small Cap	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
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American Funds IS Global Small Cap - Class 2	-6.05%	2.52%	-9.46%	3.97%	4.00%	7.10%	04/30/1998
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 Emerging Markets	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
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American Funds IS New World - Class 2	-4.01%	8.40%	-4.66%	5.26%	3.89%	6.29%	06/17/1999
Morgan Stanley VIF Emerging Markets Equity - Class II (1)	-5.60%	5.77%	-9.08%	0.39%	0.96%	3.49%	10/01/1996
Templeton Developing Markets VIP Fund - Class 2 (2)	-7.88%	0.98%	-12.01%	0.06%	1.35%	1.74%	03/04/1996



 Asset Allocation	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
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Delaware Ivy VIP Asset Strategy - Class II	-2.22%	9.55%	1.38%	5.88%	2.58%	7.58%	05/01/1995
Delaware Ivy VIP Balanced - Class II	-2.10%	11.60%	2.32%	7.11%	5.60%	7.19%	12/03/1985
Invesco V.I. Equity and Income - Series II	-3.72%	4.56%	3.00%	6.73%	5.74%	3.52%	05/01/1998
Janus Henderson VIT Balanced - Service Shares (1)	-1.72%	11.52%	2.99%	7.35%	6.85%	8.17%	09/13/1993
Morningstar Aggressive Growth ETF Asset Allocation - Class II	-3.05%	10.50%	3.45%	7.23%	6.08%	4.24%	04/30/2007
Morningstar Balanced ETF Asset Allocation - Class II	-4.79%	5.57%	0.11%	4.08%	3.85%	3.29%	04/30/2007
Morningstar Conservative ETF Asset Allocation - Class II	-6.74%	-0.30%	-3.64%	0.16%	0.98%	1.51%	04/30/2007
Morningstar Growth ETF Asset Allocation - Class II	-3.74%	8.54%	1.98%	5.92%	5.17%	3.92%	04/30/2007
Morningstar Income & Growth ETF Asset Allocation - Class II	-5.65%	2.94%	-1.73%	2.30%	2.48%	2.43%	04/30/2007
TOPS® Target Range™ Portfolio - Class S Shares	-4.91%	6.50%	N/A	N/A	N/A	-5.70%	09/20/2021







 <b>Managed Volatility</b>	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
AB VPS Dynamic Asset Allocation - Class B	-3.97%	7.46%	-1.63%	1.64%	2.25%	2.80%	04/01/2011
Delaware Ivy VIP Pathfinder Moderate-Mgd Vol - Class II	-4.19%	6.38%	1.66%	4.89%	4.06%	4.58%	08/01/2013
Delaware Ivy VIP Pathfinder Moderately Aggressive-Mgd Vol - Class II	-3.83%	7.75%	2.49%	5.79%	4.68%	5.26%	08/01/2013
Delaware Ivy VIP Pathfinder Moderately Conservative-Mgd Vol - Class II	-4.81%	4.91%	0.55%	4.06%	3.36%	3.79%	08/01/2013
Goldman Sachs VIT Trend Driven Allocation - Svc. Shares	-2.33%	10.33%	0.83%	3.29%	2.78%	3.45%	04/16/2012
PIMCO VIT Global Diversified Allocation - Advisor Class (1)	-3.72%	7.14%	-1.39%	2.57%	3.12%	3.51%	04/30/2012
SFT Balanced Stabilization Fund	-2.65%	11.75%	3.40%	6.69%	6.33%	6.44%	05/01/2013
SFT Equity Stabilization Fund	-4.06%	4.84%	1.69%	1.42%	N/A	3.18%	11/18/2015
TOPS® Managed Risk Balanced ETF Portfolio - Class 2	-6.16%	1.17%	-1.80%	2.11%	2.07%	2.58%	06/09/2011
TOPS® Managed Risk Flex ETF Portfolio	-5.89%	1.61%	-1.68%	2.04%	1.87%	2.35%	08/27/2013
TOPS® Managed Risk Growth ETF Portfolio - Class 2	-4.76%	3.99%	-0.56%	3.21%	2.40%	2.89%	04/26/2011
TOPS® Managed Risk Moderate Growth ETF Portfolio - Class 2	-5.44%	2.94%	-1.18%	2.77%	2.44%	3.15%	06/09/2011
 <b>Large Cap Value</b>	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
American Century VP Disciplined Core Value - Class II (1)	-1.28%	4.34%	2.67%	7.14%	7.23%	5.65%	10/30/1997
Delaware Ivy VIP Value - Class II	-3.46%	0.64%	7.34%	8.72%	7.05%	7.10%	05/02/1994
Fidelity® VIP Equity-Income Portfolio(SM) - Service Class 2 (2)	-2.70%	7.78%	6.94%	9.16%	7.49%	7.74%	10/09/1986
Franklin Mutual Shares VIP Fund - Class 2 (2)	-3.57%	4.31%	4.63%	4.74%	4.47%	5.69%	11/08/1996
Invesco V.I. Comstock - Series II	-2.76%	7.20%	10.60%	10.03%	7.82%	6.61%	09/18/2000
Invesco V.I. Growth and Income - Series II	-1.76%	8.37%	7.32%	8.34%	7.16%	5.91%	09/18/2000
Putnam VT Large Cap Value - Class IB	-0.63%	12.82%	10.49%	11.87%	9.55%	6.79%	05/01/2002
SFT T. Rowe Price Value Fund	-0.33%	12.37%	5.85%	9.54%	7.89%	6.99%	01/02/2002
 <b>Sector</b>	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
Delaware Ivy VIP Science & Technology - Class II	7.60%	40.05%	3.60%	14.72%	10.57%	13.39%	04/04/1997
T. Rowe Price Health Sciences Portfolio - II Class	-0.36%	6.87%	-0.62%	7.69%	9.15%	11.17%	04/30/2002




 Large Cap Growth	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
American Funds IS Growth - Class 2 (1)	3.29%	33.93%	5.90%	16.84%	13.83%	11.73%	02/08/1984
Delaware Ivy VIP Core Equity - Class II	2.34%	22.53%	9.14%	14.27%	9.98%	6.71%	10/15/1997
Janus Henderson VIT Forty - Service Shares (1)	4.23%	38.31%	4.96%	14.44%	13.07%	10.75%	05/01/1997
Putnam VT Large Cap Growth - Class IB (1)	4.15%	45.07%	8.53%	16.41%	12.13%	9.79%	02/01/1988
Putnam VT Sustainable Leaders - Class IB (1)	4.90%	30.33%	7.22%	13.99%	12.02%	8.32%	05/02/1994
SFT Delaware Ivy(SM) Growth Fund	1.39%	37.02%	10.44%	16.04%	13.21%	8.51%	12/03/1985
 Large Cap Blend	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
American Funds IS Growth-Income - Class 2 (1)	0.89%	25.25%	8.96%	11.31%	10.18%	9.86%	02/08/1984
Neuberger Berman AMT Sustainable Equity Portfolio - S Class (1)	2.46%	28.21%	7.88%	11.73%	9.40%	6.90%	02/18/1999
SFT Index 500 - Class 2	0.65%	23.88%	9.11%	12.81%	10.92%	8.59%	05/01/1987
SFT Wellington Core Equity Fund - Class 2	2.41%	23.41%	7.08%	11.77%	10.02%	9.91%	01/03/1995
 Small/Mid Cap Value	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
Franklin Small Cap Value VIP Fund - Class 2	-6.68%	-1.86%	1.54%	6.56%	5.91%	7.74%	01/06/1999
Invesco V.I. American Value - Series II (1)	-2.11%	11.01%	9.05%	8.51%	6.10%	7.58%	01/02/1997
Janus Henderson VIT Mid Cap Value - Service Shares	-2.38%	3.44%	5.43%	6.36%	6.08%	8.03%	12/31/2002
 Small/Mid Cap Growth	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date
ClearBridge Variable Small Cap Growth - Class II	-4.44%	-5.87%	-10.01%	4.87%	6.23%	7.41%	02/02/2007
Delaware Ivy VIP Mid Cap Growth - Class II	-2.15%	7.62%	-4.01%	10.10%	9.48%	10.02%	04/28/2005
Delaware Ivy VIP Small Cap Growth - Class II	3.17%	5.45%	-7.43%	4.44%	4.53%	6.57%	10/01/1997
Franklin Small-Mid Cap Growth VIP Fund - Class 2 (2)	-1.16%	17.21%	-4.96%	9.35%	7.85%	7.68%	11/01/1995
MFS® VIT Mid Cap Growth - Service Class	2.36%	19.78%	0.03%	10.09%	10.16%	3.86%	05/01/2000
SFT Delaware Ivy(SM) Small Cap Growth Fund	3.28%	5.31%	-7.34%	4.27%	7.17%	7.07%	05/03/1993
 Small/Mid Cap Blend	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date


BlackRock Small Cap Index V.I. Fund - Class III Shares (3)	-5.24%	2.57%	-4.39%	N/A	N/A	-5.47%	02/09/2021
Delaware Ivy VIP Smid Cap Core - Class II	-4.07%	3.40%	0.03%	5.29%	6.62%	6.83%	10/01/1997
Fidelity® VIP Mid Cap Portfolio - Service Class 2 (2)	0.68%	8.75%	4.31%	9.04%	7.19%	10.32%	12/28/1998
Invesco V.I. Main Street Small Cap Fund® Series II Shares	-4.57%	4.92%	1.16%	8.45%	7.31%	7.93%	07/16/2001
Invesco V.I. Small Cap Equity - Series II	-2.99%	4.09%	-1.94%	8.03%	5.51%	7.03%	08/29/2003
SFT Index 400 Mid-Cap - Class 2	-2.52%	5.52%	3.42%	8.17%	7.61%	8.09%	10/01/1997
 <b>Money Market</b>	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date i
SFT Government Money Market	-6.02%	-2.60%	-0.74%	-0.35%	-0.19%	1.60%	12/03/1985
 <b>US Domestic Short-Term Bond</b>	YTD	1 year	3 year	5 year	10 year	From Portfolio Inception	Portfolio Inception Date i
PIMCO VIT Low Duration - Advisor Class (1)	-6.65%	-2.36%	-3.77%	-1.20%	-0.37%	0.83%	02/16/1999


Standardized Average Annual Total Returns for Month Ending February 29, 2024  
Assuming Contract Surrendered


 <b>Real Assets</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
Delaware Ivy VIP Natural Resources - Class II	-13.70%	2.45%	-2.41%	0.49%	04/28/2005
SFT Real Estate Securities - Class 2	-2.05%	3.08%	5.17%	6.73%	05/01/1998
 <b>US Domestic Intermediate-Term Bond</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
American Funds IS U.S. Govt. Sec - Class 2 (1)	-6.21%	-1.35%	0.01%	0.28%	04/29/2011
Fidelity® VIP Bond Index Portfolio - Service Class 2 Shares (3)	-4.27%	N/A	N/A	-7.30%	05/03/2021
Janus Henderson VIT Flexible Bond - Service Shares	-4.49%	-0.95%	N/A	-0.31%	05/01/2015
PIMCO VIT Total Return - Advisor Class (1)	-3.36%	-1.50%	0.18%	0.97%	04/30/2010
SFT Core Bond - Class 2	-4.13%	-1.66%	0.39%	3.83%	12/03/1985
 <b>US Domestic Long-Term Bond</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
American Century VP Inflation Protection - Class II	-5.86%	0.25%	0.46%	1.60%	10/12/2007
 <b>High Yield</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
Delaware Ivy VIP High Income - Class II	2.49%	1.73%	2.36%	5.00%	05/03/2004
 <b>International Bond</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
American Funds IS Capital World Bond - Class 2 (1)	-2.87%	-3.17%	-1.28%	-0.81%	04/29/2011
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Shares	0.18%	N/A	N/A	-3.00%	04/29/2022
 <b>International Large Cap</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
AB VPS International Value - Class B	0.02%	2.18%	0.58%	-2.33%	10/12/2007
American Funds IS Global Growth - Class 2	19.11%	11.06%	9.01%	9.08%	04/29/2011
American Funds IS International - Class 2 (1)	7.08%	1.54%	2.56%	2.66%	04/29/2011
BlackRock International Index V.I. Fund - Class III Shares (3)	7.81%	N/A	N/A	-1.04%	05/03/2021
Delaware Ivy VIP Global Growth - Class II	18.73%	9.96%	7.00%	7.37%	09/22/2003
Delaware Ivy VIP International Core Equity - Class II	4.55%	4.29%	2.90%	5.94%	05/01/1992
Invesco Oppenheimer V.I. International Growth Fund Series II Shares	10.92%	5.23%	2.49%	5.02%	05/01/2002
Janus Henderson VIT Overseas - Service Shares (1)	1.80%	7.82%	2.83%	2.68%	02/01/2000





MFS® VIT II International Intrinsic Value - Service Class	6.74%	5.21%	N/A	5.30%	05/01/2015
Putnam VT International Equity - Class IB (1)	7.54%	5.82%	2.56%	3.52%	05/01/2002
Putnam VT International Value Fund - Class IB Shares (3)	3.62%	N/A	N/A	1.14%	05/03/2021






 <b>International Small Cap</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
American Funds IS Global Small Cap - Class 2	2.52%	3.97%	4.00%	4.60%	04/29/2011

 <b>Emerging Markets</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
American Funds IS New World - Class 2	8.40%	5.26%	3.89%	3.26%	04/29/2011
Morgan Stanley VIF Emerging Markets Equity - Class II (1)	5.77%	0.39%	0.96%	-1.20%	10/12/2007
Templeton Developing Markets VIP Fund - Class 2 (2)	0.98%	0.06%	1.35%	2.10%	10/01/1997







 <b>Asset Allocation</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
Delaware Ivy VIP Asset Strategy - Class II	9.55%	5.88%	2.58%	7.21%	09/22/2003
Delaware Ivy VIP Balanced - Class II	11.60%	7.11%	5.60%	7.19%	12/03/1985
Invesco V.I. Equity and Income - Series II	4.56%	6.73%	5.74%	4.05%	05/01/2002
Janus Henderson VIT Balanced - Service Shares (1)	11.52%	7.35%	6.85%	6.56%	05/01/2002
Morningstar Aggressive Growth ETF Asset Allocation - Class II	10.50%	7.23%	6.08%	3.97%	10/12/2007
Morningstar Balanced ETF Asset Allocation - Class II	5.57%	4.08%	3.85%	3.14%	10/12/2007
Morningstar Conservative ETF Asset Allocation - Class II	-0.30%	0.16%	0.98%	1.41%	10/12/2007
Morningstar Growth ETF Asset Allocation - Class II	8.54%	5.92%	5.17%	3.70%	10/12/2007
Morningstar Income & Growth ETF Asset Allocation - Class II	2.94%	2.30%	2.48%	2.30%	10/12/2007
TOPS® Target Range™ Portfolio - Class S Shares	6.50%	N/A	N/A	-5.70%	09/20/2021

 <b>Managed Volatility</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
AB VPS Dynamic Asset Allocation - Class B	7.46%	1.64%	2.25%	2.57%	05/01/2013
Delaware Ivy VIP Pathfinder Moderate-Mgd Vol - Class II	6.38%	4.89%	4.06%	4.45%	10/04/2013
Delaware Ivy VIP Pathfinder Moderately Aggressive-Mgd Vol - Class II	7.75%	5.79%	4.68%	5.11%	10/04/2013
Delaware Ivy VIP Pathfinder Moderately Conservative-Mgd Vol - Class II	4.91%	4.06%	3.36%	3.68%	10/04/2013
Goldman Sachs VIT Trend Driven Allocation - Svc. Shares	10.33%	3.29%	2.78%	2.82%	05/01/2013
PIMCO VIT Global Diversified Allocation - Advisor Class (1)	7.14%	2.57%	3.12%	3.31%	05/01/2013
SFT Balanced Stabilization Fund	11.75%	6.69%	6.33%	6.44%	05/01/2013

SFT Equity Stabilization Fund	4.84%	1.42%	N/A	3.18%	11/18/2015
TOPS® Managed Risk Balanced ETF Portfolio - Class 2	1.17%	2.11%	2.07%	2.51%	05/01/2012
TOPS® Managed Risk Flex ETF Portfolio	1.61%	2.04%	1.87%	2.09%	10/04/2013
TOPS® Managed Risk Growth ETF Portfolio - Class 2	3.99%	3.21%	2.40%	3.29%	05/01/2012
TOPS® Managed Risk Moderate Growth ETF Portfolio - Class 2	2.94%	2.77%	2.44%	3.16%	05/01/2012
 <b>Large Cap Value</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
American Century VP Disciplined Core Value - Class II (1)	4.34%	7.14%	7.23%	5.97%	05/01/2002
Delaware Ivy VIP Value - Class II	0.64%	8.72%	7.05%	7.10%	05/02/1994
Fidelity® VIP Equity-Income Portfolio(SM) - Service Class 2 (2)	7.78%	9.16%	7.49%	5.53%	02/01/2000
Franklin Mutual Shares VIP Fund - Class 2 (2)	4.31%	4.74%	4.47%	4.83%	05/01/2002
Invesco V.I. Comstock - Series II	7.20%	10.03%	7.82%	7.69%	01/13/2003
Invesco V.I. Growth and Income - Series II	8.37%	8.34%	7.16%	7.40%	01/13/2003
Putnam VT Large Cap Value - Class IB	12.82%	11.87%	9.55%	6.79%	05/01/2002
SFT T. Rowe Price Value Fund	12.37%	9.54%	7.89%	6.99%	05/01/2002
 <b>Sector</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
Delaware Ivy VIP Science & Technology - Class II	40.05%	14.72%	10.57%	12.01%	09/22/2003
T. Rowe Price Health Sciences Portfolio - II Class	6.87%	N/A	N/A	2.83%	04/29/2022
 <b>Large Cap Growth</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
American Funds IS Growth - Class 2 (1)	33.93%	16.84%	13.83%	13.08%	04/29/2011
Delaware Ivy VIP Core Equity - Class II	22.53%	14.27%	9.98%	6.71%	10/15/1997
Janus Henderson VIT Forty - Service Shares (1)	38.31%	14.44%	13.07%	6.86%	02/01/2000
Putnam VT Large Cap Growth - Class IB (1)	45.07%	16.41%	12.13%	8.33%	05/01/2002
Putnam VT Sustainable Leaders - Class IB (1)	30.33%	13.99%	12.02%	8.37%	05/01/2002
SFT Delaware Ivy(SM) Growth Fund	37.02%	16.04%	13.21%	8.51%	12/03/1985
 <b>Large Cap Blend</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
American Funds IS Growth-Income - Class 2 (1)	25.25%	11.31%	10.18%	10.81%	04/29/2011
Neuberger Berman AMT Sustainable Equity Portfolio - S Class (1)	28.21%	11.73%	9.40%	7.27%	10/12/2007
SFT Index 500 - Class 2	23.88%	12.81%	10.92%	8.59%	05/01/1987

SFT Wellington Core Equity Fund - Class 2	23.41%	11.77%	10.02%	6.97%	02/01/2000
 <b>Small/Mid Cap Value</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
Franklin Small Cap Value VIP Fund - Class 2	-1.86%	6.56%	5.91%	5.91%	10/12/2007
Invesco V.I. American Value - Series II (1)	11.01%	8.51%	6.10%	5.83%	10/12/2007
Janus Henderson VIT Mid Cap Value - Service Shares	3.44%	6.36%	6.08%	5.43%	10/12/2007
 <b>Small/Mid Cap Growth</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
ClearBridge Variable Small Cap Growth - Class II	-5.87%	4.87%	N/A	7.26%	05/01/2015
Delaware Ivy VIP Mid Cap Growth - Class II	7.62%	10.10%	9.48%	10.02%	04/28/2005
Delaware Ivy VIP Small Cap Growth - Class II	5.45%	4.44%	4.53%	6.57%	10/01/1997
Franklin Small-Mid Cap Growth VIP Fund - Class 2 (2)	17.21%	9.35%	7.85%	4.60%	08/01/2000
MFS® VIT Mid Cap Growth - Service Class	19.78%	10.09%	10.16%	6.55%	05/01/2002
SFT Delaware Ivy(SM) Small Cap Growth Fund	5.31%	4.27%	7.17%	7.07%	05/03/1993
 <b>Small/Mid Cap Blend</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
BlackRock Small Cap Index V.I. Fund - Class III Shares (3)	2.57%	N/A	N/A	-6.21%	05/03/2021
Delaware Ivy VIP Smid Cap Core - Class II	3.40%	5.29%	6.62%	6.83%	10/01/1997
Fidelity® VIP Mid Cap Portfolio - Service Class 2 (2)	8.75%	9.04%	7.19%	8.74%	02/01/2000
Invesco V.I. Main Street Small Cap Fund® Series II Shares	4.92%	8.45%	7.31%	6.85%	10/12/2007
Invesco V.I. Small Cap Equity - Series II	4.09%	8.03%	5.51%	5.44%	10/12/2007
SFT Index 400 Mid-Cap - Class 2	5.52%	8.17%	7.61%	8.09%	10/01/1997
 <b>Money Market</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
SFT Government Money Market	-2.60%	-0.35%	-0.19%	1.60%	12/03/1985
 <b>US Domestic Short-Term Bond</b>	1 year	5 year	10 year	Since Inception	Sub-Account Inception Date
PIMCO VIT Low Duration - Advisor Class (1)	-2.36%	-1.20%	-0.37%	0.09%	04/30/2010

# Standardized Average Annual Total Returns for Quarter Ending December 31, 2023 Assuming Contract Surrendered

 <b>Real Assets</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
Delaware Ivy VIP Natural Resources - Class II	-5.80%	6.24%	-1.48%	0.91%	04/28/2005
SFT Real Estate Securities - Class 2	5.08%	5.91%	6.24%	6.87%	05/01/1998
 <b>US Domestic Intermediate-Term Bond</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
American Funds IS U.S. Govt. Sec - Class 2 (1)	-4.43%	-0.88%	0.39%	0.44%	04/29/2011
Fidelity® VIP Bond Index Portfolio - Service Class 2 Shares (3)	-2.08%	N/A	N/A	-6.99%	05/03/2021
Janus Henderson VIT Flexible Bond - Service Shares	-1.91%	-0.34%	N/A	-0.08%	05/01/2015
PIMCO VIT Total Return - Advisor Class (1)	-1.35%	-0.94%	0.47%	1.08%	04/30/2010
SFT Core Bond - Class 2	-1.46%	-0.93%	0.80%	3.90%	12/03/1985
 <b>US Domestic Long-Term Bond</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
American Century VP Inflation Protection - Class II	-3.90%	0.81%	0.77%	1.69%	10/12/2007
 <b>High Yield</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
Delaware Ivy VIP High Income - Class II	4.96%	2.73%	2.55%	5.02%	05/03/2004
 <b>International Bond</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
American Funds IS Capital World Bond - Class 2 (1)	-1.02%	-2.32%	-0.76%	-0.59%	04/29/2011
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class Shares	1.90%	N/A	N/A	-2.91%	04/29/2022
 <b>International Large Cap</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
AB VPS International Value - Class B	8.11%	3.84%	0.70%	-2.38%	10/12/2007
American Funds IS Global Growth - Class 2	16.28%	12.21%	8.36%	8.63%	04/29/2011
American Funds IS International - Class 2 (1)	9.18%	3.09%	2.26%	2.48%	04/29/2011
BlackRock International Index V.I. Fund - Class III Shares (3)	11.26%	N/A	N/A	-1.93%	05/03/2021
Delaware Ivy VIP Global Growth - Class II	13.53%	10.62%	6.45%	7.04%	09/22/2003

Delaware Ivy VIP International Core Equity - Class II	8.95%	5.93%	2.84%	5.91%	05/01/1992
Invesco Oppenheimer V.I. International Growth Fund Series II Shares	14.21%	6.83%	2.41%	4.96%	05/01/2002
Janus Henderson VIT Overseas - Service Shares (1)	3.65%	9.40%	2.22%	2.58%	02/01/2000
MFS® VIT II International Intrinsic Value - Service Class	10.78%	6.71%	N/A	5.21%	05/01/2015
Putnam VT International Equity - Class IB (1)	11.98%	7.47%	2.54%	3.47%	05/01/2002
Putnam VT International Value Fund - Class IB Shares (3)	12.16%	N/A	N/A	1.42%	05/03/2021

## International Small Cap

	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
American Funds IS Global Small Cap - Class 2	9.52%	6.70%	4.60%	4.61%	04/29/2011

## Emerging Markets

	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
American Funds IS New World - Class 2	9.34%	7.05%	3.52%	3.10%	04/29/2011
Morgan Stanley VIF Emerging Markets Equity - Class II (1)	5.10%	1.55%	0.65%	-1.27%	10/12/2007
Templeton Developing Markets VIP Fund - Class 2 (2)	5.79%	2.46%	1.17%	2.16%	10/01/1997

## Asset Allocation


	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
Delaware Ivy VIP Asset Strategy - Class II	7.17%	6.67%	2.32%	7.06%	09/22/2003
Delaware Ivy VIP Balanced - Class II	9.37%	7.93%	5.19%	7.10%	12/03/1985
Invesco V.I. Equity and Income - Series II	3.29%	8.08%	5.59%	3.96%	05/01/2002
Janus Henderson VIT Balanced - Service Shares (1)	8.43%	7.80%	6.53%	6.39%	05/01/2002
Morningstar Aggressive Growth ETF Asset Allocation - Class II	10.26%	8.49%	5.86%	3.80%	10/12/2007
Morningstar Balanced ETF Asset Allocation - Class II	6.00%	5.01%	3.82%	3.06%	10/12/2007
Morningstar Conservative ETF Asset Allocation - Class II	0.77%	0.71%	1.11%	1.43%	10/12/2007
Morningstar Growth ETF Asset Allocation - Class II	8.57%	7.05%	5.02%	3.57%	10/12/2007
Morningstar Income & Growth ETF Asset Allocation - Class II	3.66%	3.00%	2.51%	2.27%	10/12/2007
TOPS® Target Range™ Portfolio - Class S Shares	5.80%	N/A	N/A	-6.78%	09/20/2021


## Managed Volatility


	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
AB VPS Dynamic Asset Allocation - Class B	6.69%	2.26%	2.06%	2.38%	05/01/2013
Delaware Ivy VIP Pathfinder Moderate-Mgd Vol - Class II	7.26%	5.80%	3.93%	4.29%	10/04/2013
Delaware Ivy VIP Pathfinder Moderately Aggressive-Mgd Vol - Class II	8.65%	6.81%	4.53%	4.93%	10/04/2013








Delaware Ivy VIP Pathfinder Moderately Conservative-Mgd Vol - Class II	5.78%	4.83%	3.27%	3.57%	10/04/2013
Goldman Sachs VIT Trend Driven Allocation - Svc. Shares	8.89%	3.07%	2.25%	2.49%	05/01/2013
PIMCO VIT Global Diversified Allocation - Advisor Class (1)	6.87%	3.68%	2.87%	3.10%	05/01/2013
SFT Balanced Stabilization Fund	8.78%	7.30%	5.95%	6.18%	05/01/2013
SFT Equity Stabilization Fund	0.75%	2.04%	N/A	2.95%	11/18/2015
TOPS® Managed Risk Balanced ETF Portfolio - Class 2	2.02%	3.09%	2.09%	2.51%	05/01/2012
TOPS® Managed Risk Flex ETF Portfolio	2.28%	2.96%	1.83%	2.06%	10/04/2013
TOPS® Managed Risk Growth ETF Portfolio - Class 2	4.24%	4.17%	2.17%	3.19%	05/01/2012
TOPS® Managed Risk Moderate Growth ETF Portfolio - Class 2	3.39%	3.80%	2.37%	3.11%	05/01/2012

 Large Cap Value	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
American Century VP Disciplined Core Value - Class II (1)	1.19%	8.37%	6.72%	5.77%	05/01/2002
Delaware Ivy VIP Value - Class II	1.31%	10.22%	6.76%	7.03%	05/02/1994
Fidelity® VIP Equity-Income Portfolio(SM) - Service Class 2 (2)	3.44%	10.53%	7.10%	5.41%	02/01/2000
Franklin Mutual Shares VIP Fund - Class 2 (2)	6.68%	6.19%	4.25%	4.73%	05/01/2002
Invesco V.I. Comstock - Series II	5.24%	11.75%	7.44%	7.57%	01/13/2003
Invesco V.I. Growth and Income - Series II	5.57%	9.99%	6.78%	7.23%	01/13/2003
Putnam VT Large Cap Value - Class IB	8.99%	13.08%	9.03%	6.58%	05/01/2002
SFT T. Rowe Price Value Fund	4.88%	10.61%	7.24%	6.76%	05/01/2002

 Sector	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
Delaware Ivy VIP Science & Technology - Class II	33.57%	15.82%	9.63%	11.43%	09/22/2003
T. Rowe Price Health Sciences Portfolio - II Class	-4.65%	N/A	N/A	-0.68%	04/29/2022

 Large Cap Growth	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
American Funds IS Growth - Class 2 (1)	32.96%	17.35%	13.08%	12.47%	04/29/2011
Delaware Ivy VIP Core Equity - Class II	17.24%	14.59%	9.34%	6.43%	10/15/1997
Janus Henderson VIT Forty - Service Shares (1)	34.19%	15.27%	12.19%	6.48%	02/01/2000
Putnam VT Large Cap Growth - Class IB (1)	39.26%	17.16%	11.45%	7.92%	05/01/2002
Putnam VT Sustainable Leaders - Class IB (1)	19.96%	14.71%	11.33%	7.93%	05/01/2002

SFT Delaware Ivy(SM) Growth Fund	32.41%	17.16%	12.77%	8.34%	12/03/1985
 <b>Large Cap Blend</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
American Funds IS Growth-Income - Class 2 (1)	19.99%	11.91%	9.67%	10.36%	04/29/2011
Neuberger Berman AMT Sustainable Equity Portfolio - S Class (1)	20.44%	12.25%	8.51%	6.81%	10/12/2007
SFT Index 500 - Class 2	19.55%	13.75%	10.27%	8.43%	05/01/1987
SFT Wellington Core Equity Fund - Class 2	14.59%	12.51%	9.34%	6.65%	02/01/2000
 <b>Small/Mid Cap Value</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
Franklin Small Cap Value VIP Fund - Class 2	5.92%	9.54%	5.85%	5.98%	10/12/2007
Invesco V.I. American Value - Series II (1)	8.60%	10.97%	5.79%	5.62%	10/12/2007
Janus Henderson VIT Mid Cap Value - Service Shares	4.20%	8.39%	5.72%	5.23%	10/12/2007
 <b>Small/Mid Cap Growth</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
ClearBridge Variable Small Cap Growth - Class II	1.07%	7.72%	N/A	7.16%	05/01/2015
Delaware Ivy VIP Mid Cap Growth - Class II	13.14%	13.22%	9.24%	9.87%	04/28/2005
Delaware Ivy VIP Small Cap Growth - Class II	6.23%	6.27%	4.19%	6.26%	10/01/1997
Franklin Small-Mid Cap Growth VIP Fund - Class 2 (2)	20.62%	12.07%	7.75%	4.41%	08/01/2000
MFS® VIT Mid Cap Growth - Service Class	14.57%	11.59%	9.61%	6.21%	05/01/2002
SFT Delaware Ivy(SM) Small Cap Growth Fund	5.97%	6.14%	6.38%	6.81%	05/03/1993
 <b>Small/Mid Cap Blend</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
BlackRock Small Cap Index V.I. Fund - Class III Shares (3)	9.79%	N/A	N/A	-7.05%	05/03/2021
Delaware Ivy VIP Smid Cap Core - Class II	8.99%	8.07%	6.50%	6.77%	10/01/1997
Fidelity® VIP Mid Cap Portfolio - Service Class 2 (2)	8.08%	10.69%	6.65%	8.51%	02/01/2000
Invesco V.I. Main Street Small Cap Fund® Series II Shares	11.25%	11.32%	7.45%	6.80%	10/12/2007
Invesco V.I. Small Cap Equity - Series II	9.61%	10.66%	5.10%	5.28%	10/12/2007
SFT Index 400 Mid-Cap - Class 2	9.02%	10.47%	7.45%	7.99%	10/01/1997
 <b>Money Market</b>	1 year	5 year	10 year	From Sub-Account Inception	Sub-Account Inception Date
SFT Government Money Market	-2.78%	-0.45%	-0.27%	1.59%	12/03/1985

**US Domestic Short-Term Bond**

1 year    5 year    10 year    From Sub-Account Inception    Sub-Account Inception Date

PIMCO VIT Low Duration - Advisor Class (1)

-2.35%

-1.04%

-0.31%

0.09%

04/30/2010

**Money Market Yield for 7 days ending 02/29/2024**

7 day current yield: 2.84%

7 day effective yield: 2.88%

The Money Market Portfolio's current yield is based on investment income for the 7-day period. The effective yield assumes reinvested income. The yield quotation more closely reflects the current earnings of the money market fund than the total return quotation.

<sup>1</sup> Non-standardized performance shown for periods prior to the inception of the share class used in this product is hypothetical and reflects the historical results of the underlying share class adjusted to reflect the impact Rule 12b-1 Distribution Plan fees would have had on that share class had the share class then existed. The share classes invest in the same portfolio of securities and will have similar performance, except to the extent that expenses borne by each class differ.

<sup>2</sup> Non-standardized performance shown for periods prior to the inception of the share class used in this product is hypothetical and reflects the historical results of the underlying share class with the contract expenses applied to that share class' performance. Returns listed would be lower if the actual share class available had existed because expenses in the share class available in this product are higher than the expenses in the underlying share class.

<sup>3</sup> Certain performance information for this portfolio is currently unavailable as the portfolio's sub-account inception date postdates the above performance results.

The Invesco V.I. Equity & Income Series II Shares portfolio's performance would have been lower had fees not been waived and/or expenses reimbursed.

Effective May 2, 2011, Invesco V.I. Basic Balanced Series II Shares subaccount merged into the Invesco Van Kampen V.I. Equity & Income Series II Shares subaccount. Non-standardized performance prior to 1/24/2002 is hypothetical based on the Invesco V.I. Basic Balanced Series I Shares which have lower expenses and therefore returns shown would be lower had the actual share class available then existed. Non-standardized performance from 1/24/2002 to 5/1/2002 is hypothetical based on the Invesco V.I. Basic Balanced Series II Shares prior to its addition to the product. Non-standardized performance from 5/1/2002 to 5/2/2011 is based on the Invesco V.I. Basic Balanced Series II Shares subaccount. Standardized performance from 5/1/2002 to 5/2/2011 is based on the Invesco V.I. Basic Balanced Series II Shares subaccount. Non-standardized performance after 5/2/2011 is that of Invesco Van Kampen V.I. Equity & Income Class II Shares. Standardized performance after 5/2/2011 is that of Invesco Van Kampen V.I. Equity & Income Class II Shares.

Effective November 20, 2017, Securian Funds Trust – Pyramis® Core Equity Fund – Class 2 Shares was replaced by Securian Funds Trust – Wellington Core Equity Fund – Class 2 Shares. Non-standardized performance prior to 1/12/2000 is hypothetical based on the Fidelity VIP Contrafund® – Initial Shares which have lower expenses and therefore returns shown would be lower had the actual share class available then existed. Non-standardized performance from 1/12/2000 to 2/01/2000 is hypothetical based on the Fidelity VIP Contrafund® – Service Class 2 Shares prior to its addition to the product. Non-standardized performance from 2/01/2000 to 5/01/2014 is based on Fidelity VIP Contrafund® – Service Class 2. Non-standardized performance results from 5/01/2014 to 11/20/2017 is that of Securian Funds Trust - Pyramis® Core Equity Fund. Non-standardized performance results after 11/20/2017 is that of Securian Funds Trust – Wellington Core Equity Fund – Class 2 Shares. Standardized performance of the subaccount prior to 5/01/2014 reflects only the returns of Fidelity VIP Contrafund® – Service Class 2 Shares. Standardized performance results from 5/01/2014 to 11/20/2017 is that of Securian Funds Trust - Pyramis® Core Equity Fund. Standardized performance results after 11/20/2017 is that of Securian Funds Trust – Wellington Core Equity Fund – Class 2 Shares.

Effective February 13, 2009, Putnam VT New Value merged into Putnam VT Equity Income. Performance prior to 2/13/2009 is that of Putnam VT New Value - Class IB Shares portfolio and performance results after 2/13/2009 is that of Putnam VT Equity Income - Class IB Shares portfolio.

On September 22, 2003, the Advantus Series Fund Asset Allocation Portfolio merged into Ivy VIP Balanced Portfolio, Advantus Series Fund International Stock Portfolio merged into Ivy VIP International Core Equity Portfolio, Advantus Series Fund Value Stock Portfolio merged into Ivy VIP Value Portfolio, Advantus Series Fund Small Company Value Portfolio merged into Ivy VIP Small Cap Value Portfolio, Advantus Series Fund Core Equity Portfolio merged into Ivy VIP Core Equity Portfolio, Advantus Series Fund Micro-Cap Growth Portfolio merged into Ivy VIP Micro Cap Growth Portfolio. Performance shown prior to 9/22/2003 is based on the performance of the underlying Advantus Series Fund portfolio. Performance after that date is based on performance of the underlying Ivy VIP portfolio.

Effective May 1, 2014, MFS® Value Series - Service Shares were replaced by Securian Funds Trust - T. Rowe Price Value Fund. Performance of the subaccount prior to 5/01/2014 reflects the returns of MFS Value Series - Service Shares and performance results after 5/01/2014 is that of Securian Funds Trust - T. Rowe Price Value Fund.

Effective May 1, 2014, Ivy VIP Growth was replaced by Securian Funds Trust - Ivy Growth Fund. Performance of the subaccount prior to 9/22/2003 is that of Advantus Series Fund Growth Portfolio. Performance results from 9/22/2003 through 5/01/2014 is that of Ivy VIP Growth. Performance results after 5/01/2014 is that of Securian Funds Trust – Ivy Growth Fund.

Effective May 1, 2014, Ivy VIP Small Cap Growth was replaced by Securian Funds Trust - Ivy Small Cap Growth Fund. Performance of the subaccount prior to 9/22/2003 is that of Advantus Series Fund Small Company Growth Portfolio. Performance results from 9/22/2003 through 5/01/2014 is that of Ivy VIP Small Cap Growth. Performance results after 5/01/2014 is that of Securian Funds Trust – Ivy Small Cap Growth Fund.

Effective November 5, 2018, Ivy VIP Micro Cap Growth merged into and was replaced by Ivy VIP Small Cap Growth. The performance shown prior to 11/5/18 is the historic performance of Ivy VIP Micro Cap Growth subaccount and the performance shown after 11/5/18 is the performance of Ivy VIP Small Cap Growth subaccount.

Effective December 3, 2018, SFT Mortgage Securities Fund merged into SFT Core Bond Fund. The performance shown is the historic performance of SFT Core Bond Fund and does not reflect the performance of the acquired SFT Mortgage Securities subaccount.

Effective November 18, 2016, Putnam VT Voyager merged into Putnam VT Growth Opportunities. Performance prior to 11/18/2016 is that of Putnam VT Voyager - Class IB Shares portfolio and performance results after 11/18/2016 is that of Putnam VT Growth Opportunities - Class IB Shares portfolio.

Effective May 24, 2019, Oppenheimer International Growth Fund/VA merged into and was replaced by Invesco Oppenheimer V.I. International Growth Fund. The performance shown prior to 5/24/2019 is the historic performance of Oppenheimer International Growth Fund/VA and the performance shown after 5/24/2019 is the performance of Invesco Oppenheimer V.I. International Growth Fund.

Effective May 24, 2019, Oppenheimer Main Street Small Cap Fund®/VA merged into and was replaced by Invesco Oppenheimer V.I. Main Street Small Cap Fund®. The performance shown prior to 5/24/2019 is the historic performance of Oppenheimer Main Street Small Cap Fund®/VA and the performance shown after 5/24/2019 is the performance of Invesco Oppenheimer V.I. Main Street Small Cap Fund®.

Subject to the November 1, 2018 Shareholder Meeting, effective on or about November 5, 2018 Ivy VIP Micro Cap Growth merged into Ivy VIP Small Cap Growth.

Effective December 3, 2018, SFT Mortgage Securities Fund merged into SFT Core Bond Fund.

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

Effective November 20, 2017, Wellington Management Company LLP replaced FIAM, LLC as sub-adviser to the SFT Pyramis Core Equity Fund. Consequently, the fund's name has changed to SFT Wellington Core Equity Fund. Please see the fund prospectus for additional information about the sub-adviser change. You may obtain a copy of the prospectus at [www.securianfunds.com/prospectus](http://www.securianfunds.com/prospectus).

Effective April 30, 2021, the investment advisor for the Ivy Variable Insurance Portfolios changed from Ivy Investment Management Company to Delaware Management Company. Additionally, effective July 1, 2021, each of the Ivy Variable Insurance Portfolio fund names was renamed to reflect the addition of "Delaware" as part of each Fund's name.

Effective on or about May 30, 2017, and subject to certain shareholder and regulatory approvals, Janus and Henderson Group plc are expected to combine businesses. Effective as of the date of the merger, each Portfolio's name will change to reflect "Janus Henderson VIT" as part of the Portfolio's name.

Effective on May, 1, 2018 Advantus Capital Management, Inc. changed its name to Securian Asset Management, Inc. Effective as of the date of the name change, each Portfolio's name changed to reflect the removal of "Advantus" as part of the Portfolio's name. In addition, the SFT Advantus Bond Fund was renamed SFT Core Bond Fund.

Effective May 24, 2019, Oppenheimer International Growth Fund/VA merged into Invesco Oppenheimer V.I. International Growth Fund.

Effective May 24, 2019, Oppenheimer Main Street Small Cap Fund®/VA merged into Invesco Oppenheimer V.I. Main Street Small Cap Fund®.

**You could lose money by investing in a money market portfolio. Although the portfolio seeks to preserve its value at \$1.00 per share, it cannot guarantee it will do so. Money market portfolios are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The portfolio's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time.**

If during the guarantee period, you make a withdrawal, transfer, surrender or annuitize from a Guaranteed Term Account, a Market Value Adjustment (MVA) may be applied. An MVA can have a positive or negative impact on the value of the Guaranteed Term Account. If you make a withdrawal or surrender you may also incur a deferred sales charge.

Perkins Investment Management LLC is a subsidiary of Janus Henderson Group plc and serves as the sub-adviser on certain products.

The Delaware Ivy VIP Pathfinder Managed Volatility Portfolios' investment manager, Delaware Management Company (DMC), manages the investments in the underlying funds. An investment sub-advisor, Securian Asset Management, Inc., manages the volatility management strategy.

The performance of each Delaware Ivy VIP Pathfinder Portfolio is dependent on the performance of its underlying funds, and each Portfolio will assume the risks associated with its underlying funds. Because an investor is investing in funds indirectly through the Portfolio, the investor will pay a proportionate share of the applicable expenses of the underlying funds, as well as the expenses of the particular Portfolio. Please consult the prospectus for additional information about fees and expenses.

The Morningstar ETF Allocation Series Portfolios are not Exchange Traded Funds (ETFs), instead they consist of five risk-based asset allocation portfolios that invest in underlying ETFs, which are typically open-end investment companies or unit investment trusts. ETFs entail the same risks as direct stock ownership and portfolios structured as "fund of funds" will entail the same risks associated with the underlying funds and may have higher expenses than underlying funds purchased directly in the Separate Account.

The Ivy Variable Insurance Portfolios, Inc. are managed by Delaware Management Company (DMC) and distributed by Delaware Distributors, L.P.

The TOPS® Target Range™ Portfolios are managed by ValMark Advisers, Inc. and distributed by Northern Lights Distributors, LLC. and Milliman Financial Risk Management, LLC serves as the sub-advisor. Northern Lights Distributors, LLC is not affiliated with ValMark Advisers, Inc., Milliman Financial Risk Management, LLC or Securian Financial Group.

The TOPS® Managed Risk ETF Portfolios are managed by ValMark Advisers, Inc. and distributed by Northern Lights Distributors, LLC. and Milliman Financial Risk Management, LLC serves as the sub-advisor. Northern Lights Distributors, LLC is not affiliated with ValMark Advisers, Inc., Milliman Financial Risk Management, LLC or Securian Financial Group.

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Each Delaware Ivy VIP Pathfinder Portfolio's risk designation is relative only to the other Portfolios and does not represent comparisons to any other investment.

Here is a list of the risks associated with the variable insurance product's underlying investment choices. For specific risks related to each investment, see the prospectus.

The asset classes used here are provided by Securian Financial Services, Inc. (Securian Financial Services). Securian Financial Services reviews and updates the analysis on an annual basis. Securian Financial Services uses holdings based analysis as the primary determinant of investment style and asset class, but may supplement this analysis with returns based style analysis or qualitative information. Holdings based analysis is a technique that analyzes the underlying holdings of a fund to identify the overall style of the fund at a point in time or over a particular time period. Because the funds are classified according to their actual underlying holdings, the classification may not correspond to the stated investment style as described by the fund's prospectus or other documents or by other ranking firms. A fund's asset class category is subject to change at any time. **You should read the fund's prospectus carefully to understand the risks and objectives of the fund before you invest in it.**

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

**Emerging Markets:** Investments in emerging markets involve heightened risks due to their smaller size, decreased liquidity and exposure to political turmoil or rapid changes in economic conditions not normally experienced by more developed countries.

**High Yield:** High yield, lower-rated (junk) bonds generally have greater price swings and higher default risks. Debt obligations are affected by changes in interest rates and the creditworthiness of their issuers.

**International Bond:** 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. Debt obligations are affected by changes in interest rates and the creditworthiness of their issuers.

**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.

**International Small Cap:** 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. 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.

**Managed Volatility:** 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 deploy an asset allocation strategy, investment risks may vary. One should consult the prospectus for details.

**Natural Resources & Commodities:** Investments in commodities and natural resources involve heightened risk due to leveraging and speculative investment practices, lack of periodic valuation requirements and potentially complex tax structures.

**Real Estate Equities:** Investment risks associated with real estate investing, in addition to other risks, include rental income fluctuation, depreciation, property tax value changes, and differences in real estate market values.

**Sector:** Investments that focus in one sector may involve a greater degree of risk and volatility than an investment with greater diversification.

**Small/Mid Cap Growth, Small/Mid Cap Value and Small/Mid Cap Blend:** 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.

**U.S. Domestic Short/Intermediate/Long-Term Bond:** Investments in fixed income securities are subject to the creditworthiness of their issuers and interest rate risk. As such, the net asset value of bond and real estate funds will fall as interest rates rise.

Some products and optional features or benefits may not be available in all states; features or benefits may vary by state. Variable products not available in New York.

i Inception Date is the portfolio's inception date and may precede the date the portfolio was added to the Separate Account. Performance prior to the portfolio being added to the Separate Account is hypothetical and reflects the historical results for the underlying funds offered in this product.

This is a general communication for informational and educational purposes. The information is not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are seeking investment advice or recommendations, please contact your financial professional.

A purpose of the method of marketing is solicitation of insurance and that the contact will be made by an insurance agent or agency.

Non-Standardized Not Surrendered Performance: The average annual total returns reflect the deduction of the following: Total Separate Account charges of 1.85% years 1-9, 1.25% thereafter, and Total fund operating expenses and distribution fees. Charges for the optional features available have not been deducted in the calculations.

Non-Standardized Surrendered and Standardized Performance: The average total returns reflect the deduction of all applicable contract expenses and charges (excluding the cost of any optional benefits if available). Returns shown when assuming the contract surrendered also reflect the deduction of applicable Deferred Sales Charge and application of a 7% Credit Enhancement and recapture. The 7% Credit Enhancement vests 1/7th per year on each contract anniversary. The maximum Deferred Sales Charge for each purchase payment is 6.50% decreasing over 9 years.

**The total annual Separate Account expenses during the annuity income payout phase are 1.35%. There is no deferred sales charge during the annuity income payout phase.**

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.

If an optional benefit is elected on the contract, we reserve the right to limit or discontinue acceptance of future purchase payments after the contract is issued. This may limit the ability to increase the contract value through additional purchase payments and limit the ability to increase the value used to calculate the optional benefit.

**This must be preceded or accompanied by a current variable annuity prospectus. You 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. Please read the prospectuses carefully before investing.**

**The performance information shown reflects historical results. Past performance does not guarantee future results and current performance may be lower or higher than the performance data quoted. Investment return and principal value of an investment will fluctuate so that the value of the accumulation units, when redeemed, may be worth more or less than the original cost. You can obtain the most recent month end performance if not shown here, by calling 800-362-3141.**

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 59 1/2, 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 charge, investment management fees and rider fees. Variable sub accounts of annuities are subject to market fluctuation, investment risk and loss of principal.

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

Policy form number: 11-70203, ICC11-70203

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**This report is not valid without all printed pages, including all required performance details and applicable disclosures.**





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