

# Guide to fixed indexed annuities

JULY 10, 2023

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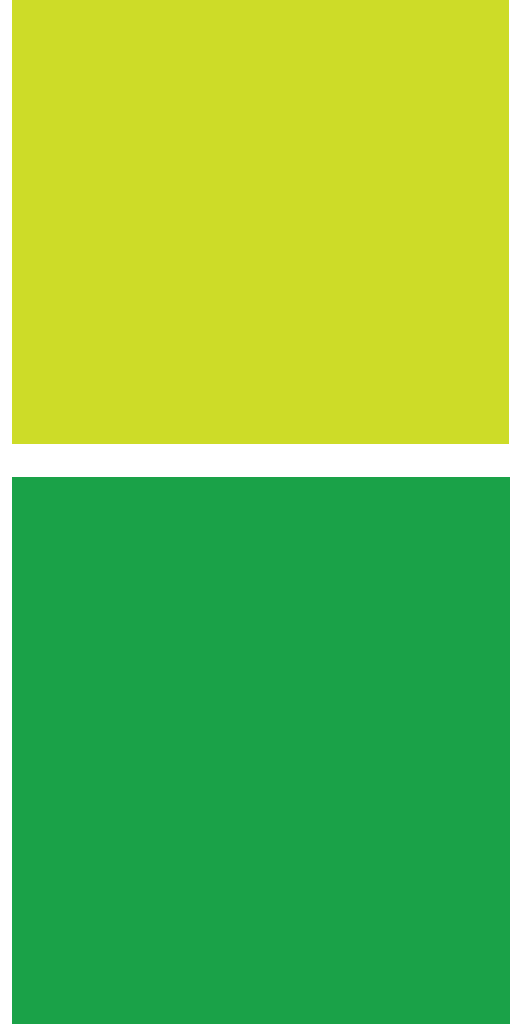
SecureLink® Future 7, 9 and 10

SecureLink® Ultra 5 and 7

SecureLink® Chronic  
Illness Access



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## Get to know Securian Financial

We're here to help you and your clients build financial security for the long run: 1-866-335-7355 or visit [Securian.com](https://www.securian.com)



**For all states except New York, send applications, service requests and inquiries to:**

Annuity Services  
P.O. Box 64628  
St. Paul, MN 55164-0628

**Send all overnight mail to:**

Annuity Services A1-9999  
400 Robert Street North  
St. Paul, MN 55101-2098

# Helping you and your clients enjoy long-term financial security

**Securian Financial** believes you and your clients deserve financial security for the long run. That's why we're committed to:

- Building strong relationships with financial professionals
- Focusing on the mutual success of our distribution alliances
- Maintaining our financial strength

## Financial strength and integrity since 1880

Minnesota Life Insurance Company, the company that issues Securian Financial's products, is dedicated to being the best at providing financial security and value:

- Highly rated by the major independent rating agencies. For more information about the rating agencies and to see where our ratings rank relative to others, go to [securian.com/ratings](https://securian.com/ratings)
- \$1.5 trillion of life insurance in force\*
- \$89.4 billion assets under management\*
- Serves more than 22 million customers in North America\*

\*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 affiliates. Certain financial highlights are presented at the parent level only.

## Extensive support to build a successful practice

Along with quality products, we help you build your practice with competitive compensation and extensive marketing support from sales teams.

- Rely on our Sales Desk for strong product, service and sales expertise
- Depend on Regional VPs for office visits, sales support, client consultation and more
- Add the in-depth expertise of our Advanced Marketing Counsel on trusts, annuity distributions, annuities in qualified plans and structuring

## Outstanding service and support for your clients

- Account info and transaction capabilities via our eService Center or Voice Response Line
- Personal service from experienced customer support representatives at 1-800-362-3141 (in New York, 888-254-1368)



### Personal service

from experienced customer support representatives at 1-800-362-3141

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**SecureLink® Future 7, 9 and 10**

(Based on state approval – Not available in New York)

<b>Issue Age Maximum</b>	80 for the annuitant and/or owner
<b>Purchase Payments</b>	<b>Minimum:</b> \$10,000 <b>Maximum:</b> \$2 million <b>Additional Purchase Payments:</b> <ul style="list-style-type: none"> <li>• Minimum \$1,000 (allowed during first six months)</li> <li>• Purchase payments received after the issue date are deposited into an interim guaranteed interest account and transferred to the current allocation on the next contract anniversary<sup>1</sup></li> </ul>
<b>Indexed Accounts<sup>2</sup></b>	<b>S&amp;P 500® Index</b> <ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Cap</li> <li>• 2-Year Point-to-Point with Cap</li> </ul> <b>Barclays All Caps Trailblazer 5 Index</b> <ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Participation Rate</li> </ul> <b>SG Climate Prepared Index</b> <ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Participation Rate</li> </ul>
<b>Guaranteed Interest Accounts<sup>2</sup></b>	Fixed Account <sup>3</sup> - 1 Year Interim Account - for additional purchase payments made within the first six months
<b>Withdrawals</b>	<b>Minimum:</b> \$250
<b>Surrender Charge (on withdrawals in excess of waived or free withdrawal amounts noted below)</b>	SecureLink Future 7 (%= 9, 8, 7, 6, 5, 4, 3) SecureLink Future 9 (%= 9, 8, 7, 6, 5, 4, 3, 2, 1) SecureLink Future 10 (%= 9, 8.1, 7.2, 6.3, 5.4, 4.5, 3.6, 2.7, 1.8, 0.9)
<b>Free Withdrawal – Not available on surrender</b>	After the 1st contract anniversary: <ul style="list-style-type: none"> <li>• 10% of prior contract anniversary value</li> <li>• RMD in excess of 10%</li> </ul> Surrender charges are also waived upon annuitization or death. Guaranteed Annual Income withdrawals under the Achiever Lifetime Income benefit are always free from surrender charges.
<b>Transfers</b>	Available on contract anniversaries at the end of each Crediting Period. Transfers will earn the renewal rate for the selected strategy.
<b>Guaranteed Minimum Surrender Value</b>	Minimum amount available upon surrender, death or annuitization. Equal to 87.5% of purchase payments accumulated at a guaranteed rate of interest (1% - 3%), adjusted for withdrawals. The guaranteed interest rate may vary between the indexed and guaranteed interest accounts but will be determined at contract issue and guaranteed for the life of the contract.
<b>Annuity Income Options</b>	Available after the 1st contract anniversary. Numerous fixed payout options available monthly, quarterly, semi-annually or annually.
<b>Optional Living Benefit</b>	Achiever Lifetime Income (1.15% single and joint) Provides a guarantee of lifetime income with potential for guaranteed growth of future income.
<b>Death Benefit</b>	Greater of: <ul style="list-style-type: none"> <li>• Contract value, or</li> <li>• Guaranteed Minimum Surrender Value</li> </ul>

1. With the exception of values in a 2-Year strategy. Interim Account values are not eligible for transfer into a 2-Year strategy and will be transferred to the Fixed Account, unless otherwise instructed.

2. Minimum interest rates, caps and participation rates are set at contract issue and guaranteed during the Surrender Charge Period. The indexes are not available for direct investment.

3. If Achiever Lifetime Income optional benefit is elected, no more than 75% of the initial purchase payment may be allocated to the Fixed Account.

**Achiever Lifetime Income****An optional guaranteed lifetime withdrawal benefit available with SecureLink Future**

<b>Benefit Description</b>	Provides a guarantee of lifetime income regardless of interest earned.					
<b>Annual Cost<sup>4</sup></b>	1.15% (Single & Joint) of Benefit Base					
<b>Availability</b>	<ul style="list-style-type: none"> <li>• Available at contract issue with SecureLink Future.</li> <li>• Single life – not available on jointly owned contracts.</li> <li>• Joint life – Available only to spouses, benefits based on age of youngest. Not available to non-natural owners.</li> </ul>					
<b>Benefit Date</b>	Later of the contract anniversary following the 50th birthday or contract issue.					
<b>Guaranteed Annual Income (GAI)</b>	<ul style="list-style-type: none"> <li>• Amount of income that can be withdrawn every contract year for life beginning on the Benefit Date.</li> <li>• Equal to the Benefit Base multiplied by Annual Income Percentage (initially set at the time of first withdrawal).</li> <li>• GAI will increase upon Benefit Base increases (due to Reset, Enhancement, eligible purchase payments or 200% Benefit Base Guarantee).</li> <li>• GAI will only decrease due to an excess withdrawal.</li> </ul>					
<b>Annual Income Percentage<sup>4</sup></b>	<ul style="list-style-type: none"> <li>• % set at the time of first withdrawal after the Benefit Date.</li> <li>• % is re-determined upon Benefit Base Reset based upon then current age.</li> </ul>					
	<b>Age</b>	<b>Single</b>	<b>Joint</b>	<b>Age</b>	<b>Single</b>	<b>Joint</b>
	<50	0.00%	0.00%	70	7.15%	6.65%
	50	5.00%	4.50%	71	7.25%	6.75%
	51	5.10%	4.60%	72	7.35%	6.85%
	52	5.20%	4.70%	73	7.45%	6.95%
	53	5.30%	4.80%	74	7.60%	7.10%
	54	5.40%	4.90%	75	7.75%	7.25%
	55	5.50%	5.00%	76	7.85%	7.35%
	56	5.60%	5.10%	77	7.95%	7.45%
	57	5.70%	5.20%	78	8.00%	7.50%
	58	5.80%	5.30%	79	8.00%	7.50%
	59	5.90%	5.40%	80	8.00%	7.50%
	60	6.00%	5.50%	81	8.00%	7.50%
	61	6.10%	5.60%	82	8.00%	7.50%
	62	6.20%	5.70%	83	8.00%	7.50%
	63	6.35%	5.85%	84	8.00%	7.50%
	64	6.55%	6.05%	85	8.00%	7.50%
	65	6.75%	6.25%	86	8.00%	7.50%
	66	6.80%	6.30%	87	8.00%	7.50%
	67	6.85%	6.35%	88	8.00%	7.50%
	68	6.95%	6.45%	89	8.00%	7.50%
	69	7.05%	6.55%	90	8.00%	7.50%
<b>Benefit Base</b>	Value used to calculate the Guaranteed Annual Income amount. Increased by purchase payments, Resets and Enhancements, and reduced by excess withdrawals.					
<b>Benefit Base Reset</b>	On any contract anniversary where the contract value is greater than the Benefit Base after the application of Enhancement (if any), both the Benefit Base and Enhancement Base will step up to the contract value.					

4. All rates as of July 10, 2023 and subject to change at any time.

## Achiever Lifetime Income

### An optional guaranteed lifetime withdrawal benefit available with SecureLink Future

<b>Benefit Base Enhancement<sup>4</sup></b>	8% of Enhancement Base. During the Enhancement Period, increases the Benefit Base at contract anniversary in years of no withdrawal activity.
<b>200% Benefit Base Guarantee</b>	On the 10th contract anniversary, if no withdrawals have been taken from the contract, the Benefit Base Guarantee will equal 200% of total purchase payments. If the Benefit Base Guarantee is greater than the current Benefit Base, following any applicable Benefit Base Reset or Benefit Base Enhancement, the Benefit Base will be set equal to the Benefit Base Guarantee.
<b>Enhancement Period</b>	10 years following contract issue.
<b>Enhancement Base</b>	Value tracked to determine the amount of Enhancement. Increased by purchase payments and at time of Benefit Base Reset. Reduced by excess withdrawals.
<b>Impact of Withdrawals (Excess withdrawals)</b>	<p>After the Benefit Date, withdrawals for the contract year less than or equal to the GAI or RMD do not reduce the GAI, Benefit Base or Enhancement Base.</p> <ul style="list-style-type: none"><li>• Before the Benefit Date, any withdrawal reduces the Benefit Base and Enhancement Base proportionately based on the ratio of the total amount withdrawn to the contract value immediately prior to such withdrawal.</li><li>• After the Benefit Date, if total amount withdrawn in a contract year is in excess of GAI or RMD, the amount in excess will reduce Benefit Base and Enhancement Base proportionately based on ratio of excess portion to contract value. GAI is recalculated.</li></ul>
<b>Automatic Payment Phase</b>	Unless due to an excess withdrawal, begins when the contract value reaches zero. Will then pay the GAI until death (if Joint, the death of both Designated Lives). All other contract features, benefits and guarantees are terminated.
<b>Spousal Continuation</b>	<p><b>Single:</b> None. Achiever Lifetime Income benefit terminates at death.</p> <p><b>Joint:</b> Upon death of a Designated Life, the surviving spouse may elect to continue the contract and the Achiever benefit, provided the spouse is also a Designated Life.</p>
<b>Benefit Termination</b>	<ul style="list-style-type: none"><li>• May not be cancelled</li><li>• Change of ownership, death of a Designated Life (or remaining Designated Life if joint), surrender or full annuitization terminates the benefit.</li></ul>

4. All rates as of July 10, 2023 and are subject to change at any time.

The Achiever Lifetime Income optional benefit establishes a Benefit Base for calculating guaranteed annual income. The Benefit Base provides no minimum contract value 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 this optional benefit. All withdrawals reduce contract value. In years where the interest earned is less than the annual benefit charge, the contract value will decrease. The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. This benefit cannot be cancelled. The benefit is available on a single or joint life basis for an additional cost with a fixed indexed annuity based on state approval.



**SecureLink® Ultra 5 and 7**

(Based on state approval – Not available in New York)

<b>Issue Age Maximum</b>	85 for the annuitant and/or owner
<b>Purchase Payment</b>	<b>Minimum:</b> \$20,000 <b>Maximum:</b> \$2 million <b>Additional Purchase Payments:</b> Not permitted
<b>Indexed Accounts<sup>5</sup></b>	<b>S&amp;P 500® Index</b> <ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Cap</li> <li>• 1-Year Point-to-Point with Term Guarantee Cap<sup>6</sup></li> <li>• 1-Year Point-to-Point with Participation Rate</li> <li>• 1-Year Performance Trigger</li> <li>• 1-Year Inverse Performance Trigger</li> </ul> <b>Barclays All Caps Trailblazer 5 Index</b> <ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Participation Rate</li> <li>• 1-Year Point-to-Point with 2% Spread and Participation Rate</li> </ul> <b>MSCI EAFE® Index</b> <ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Cap</li> </ul> <b>SG Climate Prepared Index</b> <ul style="list-style-type: none"> <li>• 1-Year Point-to-Point with Participation Rate</li> <li>• 1-Year Point-to-Point with 2% Spread and Participation Rate</li> </ul>
<b>Guaranteed Interest Accounts<sup>5</sup></b>	Fixed Account – 1 Year
<b>Rate Banding</b>	Larger purchase payments/contracts may be eligible for higher rates (as conditions permit): <ul style="list-style-type: none"> <li>• &lt; \$100,000</li> <li>• \$100,000 - \$499,999</li> <li>• \$500,000 or greater</li> </ul> Set at the beginning of each crediting period and will not change during that period.
<b>Withdrawals</b>	Minimum: \$250
<b>Surrender Charge (on withdrawals in excess of waived or free withdrawal amounts noted below)</b>	SecureLink Ultra 5 (%= 9, 8, 7, 6, 5) SecureLink Ultra 7 (%= 9, 8, 7, 6, 5, 4, 3)
<b>Market Value Adjustment (MVA) – (MVA does not apply in CA)</b>	An adjustment applied upon withdrawal/surrender to reflect changes in market conditions between contract issue and the date of withdrawal. An MVA can either increase or decrease the amount withdrawn from the annuity's value. <ul style="list-style-type: none"> <li>• Applies only during the Surrender Charge Period on amounts in excess of the Free Withdrawal.</li> <li>• A negative MVA will never cause the amount you receive to be less than the Guaranteed Minimum Surrender Value (GMSV), and a positive MVA will never exceed the amount of Surrender Charge assessed on the withdrawal or surrender.</li> </ul>

## SecureLink® Ultra 5 and 7

(Based on state approval – Not available in New York)

<b>Free Withdrawal – Not available on surrender</b>	<ul style="list-style-type: none"><li>• 10% of prior contract anniversary value (1st contract year, 10% of purchase payment)</li><li>• RMD in excess of 10%</li></ul>
<b>Waiver of Surrender Charge and MVA</b>	<ul style="list-style-type: none"><li>• After the 1st contract anniversary for the following qualifying events:<ul style="list-style-type: none"><li>- Hospital, medical care stay (confinement of at least 90 days)</li><li>- Terminal condition (life expectancy of 12 months or less)</li></ul></li><li>• Annuitization</li><li>• Death</li></ul>
<b>Transfers</b>	Available for 21 days following each contract anniversary into available accounts (coinciding with the end of the applicable Crediting Period). Transfers will earn the renewal rate for the selected allocation strategy.
<b>Guaranteed Minimum Surrender Value</b>	Minimum amount available upon surrender, death or annuitization. Equal to 87.5% of the purchase payment accumulated at a guaranteed rate of interest (1% - 3%), adjusted for withdrawals. The guaranteed interest rate may vary between the indexed and guaranteed interest accounts but will be determined at contract issue and guaranteed for the life of the contract.
<b>Annuity Income Options</b>	Available after the 1st contract anniversary. Numerous fixed payout options available monthly, quarterly, semiannually or annually.
<b>Death Benefit</b>	Greater of: <ul style="list-style-type: none"><li>• Contract value, or</li><li>• Guaranteed Minimum Surrender Value</li></ul>

5. Minimum interest rates, caps, participation rates and trigger rates are set at contract issue and guaranteed for the life of the contract

6. Term Guarantee accounts are only available for allocation at contract issue. No transfers may be made into this account after contract issue.



## 60-Day Rate Lock Program

Securian offers a 60-day rate lock program on non-qualified 1035 Exchange and Qualified Rollover purchase payments. For complete rules and information, please contact our Sales Desk or visit our financial professional website.



**SecureLink® Chronic Illness Access**

(Based on state approval - Not available in New York)

<b>Issue Age Maximum</b>	75 for either owner and/or annuitant			
<b>Purchase Payment</b>	<b>Minimum:</b> \$20,000 <b>Maximum:</b> \$2 million without Home Office approval <b>Additional purchase payments:</b> Not permitted			
<b>Indexed Accounts<sup>6</sup></b>	<b>S&amp;P 500® Index</b> • 1-Year Point-to-Point with Cap	<b>MSCI EAFE® Index</b> • 1-Year Point-to-Point with Cap	<b>Barclays All Caps Trailblazer 5 Index</b> • 1-Year Point-to-Point with Participation Rate	<b>SG Climate Prepared Index</b> • 1-Year Point-to-Point with Participation Rate
<b>Guaranteed Interest Account<sup>6</sup></b>	Fixed Account - 1 Year			
<b>Rate Banding</b>	Larger purchase payments/contracts may be eligible for higher rates (based on current environment): • < \$100,000 • \$100,000 or greater Set at the beginning of each crediting period and will not change during that period.			
<b>Transfers</b>	Available for 21 days following each contract anniversary (coinciding with the end of the applicable crediting period). Transfers will earn the renewal rate for the selected account option.			
<b>Withdrawal Minimum</b>	\$250			
<b>Surrender Charge (on withdrawals in excess of the waived or free withdrawal amounts noted below)</b>	% = 9, 8, 7, 6, 5, 4, 3, 0			
<b>Market Value Adjustment (MVA) (MVA not applicable in CA)</b>	An adjustment applied upon withdrawal/surrender to reflect changes in market conditions between contract issue and the date of withdrawal. An MVA can either increase or decrease the amount withdrawn from the annuity's value. • Applies only during the Surrender Charge Period on amounts in excess of the Free Withdrawal. • A negative MVA will never cause the amount received to be less than the Guaranteed Minimum Surrender Value (GMSV), and a positive MVA will never exceed the amount of Surrender Charge assessed on the withdrawal or surrender. Whichever limitation is more restrictive will apply in both the positive and negative direction.			
<b>Free Withdrawals – Not available on full contract surrender</b>	• 10% of prior contract anniversary value (1st contract year, 10% of purchase payment) • RMD in excess of 10%			
<b>Waiver of Surrender Charge and MVA</b>	• Withdrawal or surrender during the death benefit acceleration period for chronic/terminal illness • Death • Annuitization			
<b>Guaranteed Minimum Surrender Value (GMSV)</b>	Minimum amount available upon surrender, death or annuitization. Equal to 87.5% of the purchase payment accumulated at a guaranteed rate of interest (1% - 3%), adjusted for withdrawals. Determined at contract issue and guaranteed for the life of the contract. The guaranteed rate may vary between the indexed and guaranteed interest accounts.			
<b>Annuity Income Options</b>	Available after the 1st contract anniversary. Numerous fixed payout options available monthly, quarterly, semiannually or annually.			

6. Minimum interest rates and caps are set at contract issue and guaranteed for the life of the contract.

**Accelerated Death Benefit<sup>7</sup>**  
(Automatically included rider)

<b>Annual Cost<sup>8</sup></b>	0.75% (1.15% if age at issue is 71-75) of the Death Benefit value.
<b>Death Benefit</b>	<p>The Death Benefit is the greater of:</p> <ul style="list-style-type: none"> <li>• Contract value</li> <li>• Guaranteed Minimum Surrender Value, or</li> <li>• 8% Roll-up Value<sup>9</sup> – purchase payments accumulated daily at 8% interest, compounded annually (up to a maximum of 200% of contract value<sup>9</sup>). Withdrawals adjust Roll-up Value pro-rata, except for RMD withdrawals which are dollar-for-dollar.</li> </ul> <p>- The Roll-up Value stops increasing at the earlier of:</p> <ul style="list-style-type: none"> <li>▸ Contract anniversary on or following the 85th birthday of the oldest remaining owner</li> <li>▸ Death Benefit acceleration for chronic/terminal illness</li> <li>▸ Death of the owner (if benefit is not continued by a surviving spouse)</li> </ul>
<b>Chronic or Terminal Illness Access (Death Benefit Acceleration)<sup>10</sup></b>	<p>After the 1st contract anniversary, the Death Benefit value may be accessed via withdrawal/surrender based on certification by a Licensed Health Care Practitioner for one of the following permanent qualifying events (subject to 90-day elimination period, which can run concurrently with one-year waiting period):</p> <ul style="list-style-type: none"> <li>• Chronic illness: <ul style="list-style-type: none"> <li>- Unable to perform 2 of 6 Activities of Daily Living (ADLs), or</li> <li>- Severe cognitive impairment</li> </ul> </li> <li>• Terminal illness (life expectancy of 12 months or less)</li> </ul> <p>Upon Death Benefit acceleration, any amounts due in excess of the current contract value will be directed into the Fixed Account at the then current interest rate (guaranteed for the remainder of that contract year). The existing contract value remains as previously allocated and transfer provisions remain in effect.</p> <p>During the acceleration period, the contract value is available for withdrawal/surrender without surrender charge or MVA. Once acceleration is elected, it cannot be cancelled. Upon acceleration, the annual charge ceases and the death benefit is equal to the greater of the contract value or GMSV.</p>
<b>Spousal Continuation (before Death Benefit Acceleration)</b>	<p>Upon 1st death, a surviving spouse may be able to choose to continue the annuity contract. If they choose to continue the contract, they can either elect to:</p> <ul style="list-style-type: none"> <li>• Have the Death Benefit value paid immediately. The contract value is adjusted to the Death Benefit value and the Accelerated Death Benefit terminates (i.e., both the 8% Roll-Up and the ability to accelerate access for chronic/terminal illness. The annual charge ceases). Thereafter, the Death Benefit is the greater of contract value or GMSV.</li> <li>• Continue the Accelerated Death Benefit. The 8% Roll-up of the Death Benefit continues (based on the age of the surviving spouse). The surviving spouse is treated as the owner for purposes of triggering payment of the Death Benefit value (either via acceleration for chronic/terminal illness or upon death).</li> </ul>
<b>Spousal Continuation (after Death Benefit Acceleration)</b>	<p>Upon 1st death, a surviving spouse may be able to choose to continue the annuity contract; however, the Accelerated Death Benefit terminates. Any remaining surrender charge and MVA go back into effect. The Death Benefit continues to be the greater of contract value or GMSV.</p>

7. In certain states (such as IL, TX and VA), this rider is named the Roll-up Death Benefit with Enhanced Surrender Value Rider. Please refer to the applicable SecureLink Chronic Illness Access Quick Facts (available on our financial professional website) for terminology used in those states.

8. All rates as of July 10, 2023 and are subject to change at any time.

9. In New Jersey, the maximum Roll-up Value is 200% of purchase payments less withdrawals.

10. Other state variations apply, please refer to the SecureLink Chronic Illness Access Quick Facts available on our website for details.



**Get to know Securian Financial** We're here to help you and your clients build financial security for the long run: 1-866-335-7355 or visit [Securian.com](http://Securian.com).

State variations not as favorable as the standard product offering are noted where applicable. Other variations that are more favorable may not be shown. Please refer to the Product Quick Facts (which can be found on our financial professional website) for complete details.

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 surrender charges (deferred sales charges) for early withdrawals.

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Some products may not be available in all states and features may vary by state. Not all products and features are available from all firms. Please consult with your firm before providing any products/services or materials listed here.

The SecureLink Chronic Illness Access fixed indexed annuity and Accelerated Death Benefit are not long-term care insurance. They are not a qualified benefit under the Internal Revenue Code. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADL's. The Accelerated Death Benefit is automatically included in every contract and provides an option to accelerate death benefit proceeds in the event that the owner becomes chronically ill. Withdrawals or surrender of the contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal.

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