securian FINANCIAL®

Insurance products issued by:
Minnesota Life Insurance Company

SecureLink® Future fixed indexed annuities

Available with Achiever Lifetime Income, an optional living benefit*

Provide a link to **a more secure future**

Explore materials, check the rates and **call our Annuity Sales Desk at 1-866-335-7355.**

For financial professional use only. Not for use with the public.

*Available for an additional cost

SECURELINK FUTURE FIXED INDEXED ANNUITIES

Create a more confident link to a secure retirement

Protection when it matters

Growth potential

Retirement income

Annuity Sales Desk: 1-866-335-7355

SecureLink Future annuities respond with:

- **Protection of principal from negative market performance**
- **Diverse lineup of indexed account offerings:**
  - S&P 500® Index
  - Barclays All Caps Trailblazer 5 Index
  - SG Climate Prepared Index
- **Fixed Account 1-Year**
- **A choice of 7-, 9- or 10-year surrender periods**
- **Achiever Lifetime Income, an optional guaranteed lifetime withdrawal benefit (GLWB), available for an additional cost**

Not all products, features and optional benefits are available from all firms. Please consult with your firm before providing any products/services or materials listed here.

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Achiever Lifetime Income creates retirement income on your clients' terms with:

- An annual 8% Benefit Base Enhancement for the first 10 years[1]
- 6.75% (Single) and 6.25% (Joint) withdrawal rates at age 65
- Annual Resets in the event of strong market performance
- A 200% Benefit Base Guarantee after 10 years[2]

Example

Jim has a SecureLink Future 7 annuity with an Achiever Lifetime Income benefit. His initial purchase payment was $100,000. After 10 years, he has taken no withdrawals, so his initial Benefit Base doubles. Remember, when the Benefit Base doubles, so does the Guaranteed Annual Income (GAI), meaning Jim has at least DOUBLED his GAI.

$100K

10 years with no withdrawals

$200K Benefit Base Guarantee

All rates as of July 10, 2023 and subject to change at any time.
GAI is not protected if an excess withdrawal is taken that causes the contract value to fall to zero.
1. In years with no withdrawals.
2. If no withdrawals are taken in the first 10 years. GAI is not protected if an excess withdrawal is taken that causes the contract value to fall to zero.

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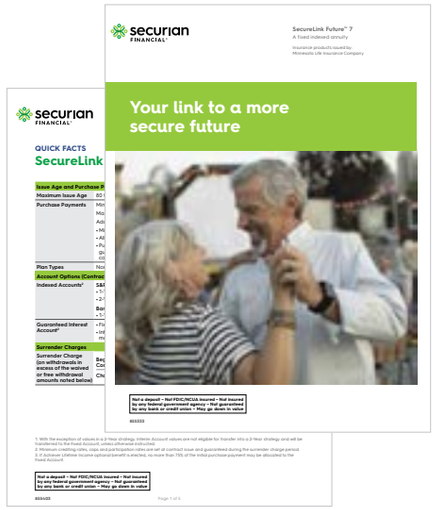
Tools to get you started

Consumer materials

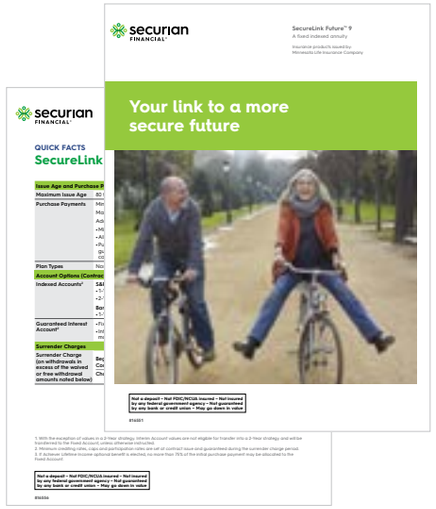
SecureLink Future 7

- Consumer Brochure
- Quick Facts



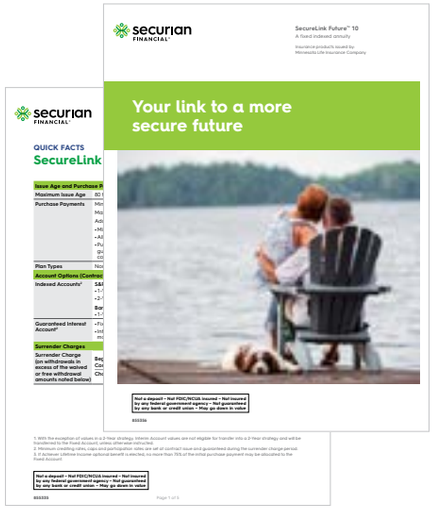
SecureLink Future 9

- Consumer Brochure
- Quick Facts



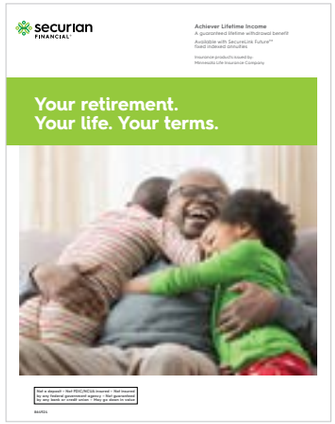
SecureLink Future 10

- Consumer Brochure
- Quick Facts



Achiever Lifetime Income

- Consumer Brochure



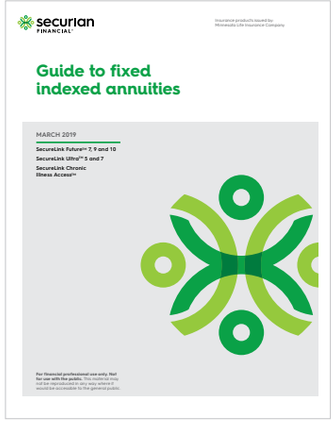
Financial professional materials

SecureLink Future and Achiever Lifetime Income

Overview >

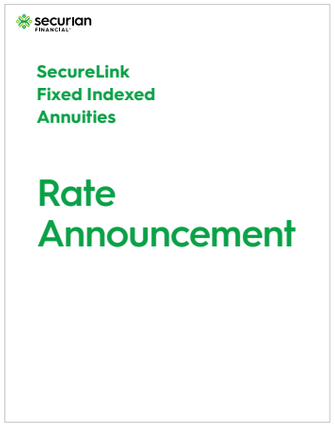
Fixed Indexed Guide

Guide >



View current rates

Rate sheet >



Log in for:

Illustrations/income quote

Applications

Not yet appointed?

Take the next step

Remember to take NAIC training

Visit Quest CE today!

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Highlights of SecureLink Future 7, 9 or 10

Issue Age Maximum	80 either for annuitant and/or owner
Purchase Payments	Minimum: $10,000 Maximum: $2,000,000 Additional Purchase Payments • Minimum $1,000 (allowed during first six months) • 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
Indexed Accounts	**S&P 500® Index** • 1-Year Point-to-Point with Cap • 2-Year Point-to-Point with Cap **Barclays All Caps Trailblazer 5 Index** • 1-Year Point-to-Point with Participation Rate **SG Climate Prepared Index** • 1-Year Point-to-Point with Participation Rate
Guaranteed Interest Accounts	• Fixed Account* - 1 Year • Interim Account - for additional purchase payments made within the first six months
Surrender Charge on withdrawals in excess of waived or free withdrawal amounts	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)

*If Achiever Lifetime Income optional benefit is elected, no more than 75% of the initial purchase payment may be allocated to the fixed account.
The indexes are not available for direct investment.

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Download the SecureLink Future Overview for more details.

Highlights of SecureLink Future 7, 9 or 10

Free Withdrawal – Not available on surrender	After the first contract anniversary, • 10% of prior contract anniversary value • RMD in excess of 10% 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.
Transfers	Available on contract anniversaries at the end of each Crediting Period. Transfers will earn the renewal rate for the selected strategy.
Guaranteed Minimum Surrender Value	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.
Death Benefit	Greater of: • Contract value, or • Guaranteed Minimum Surrender Value

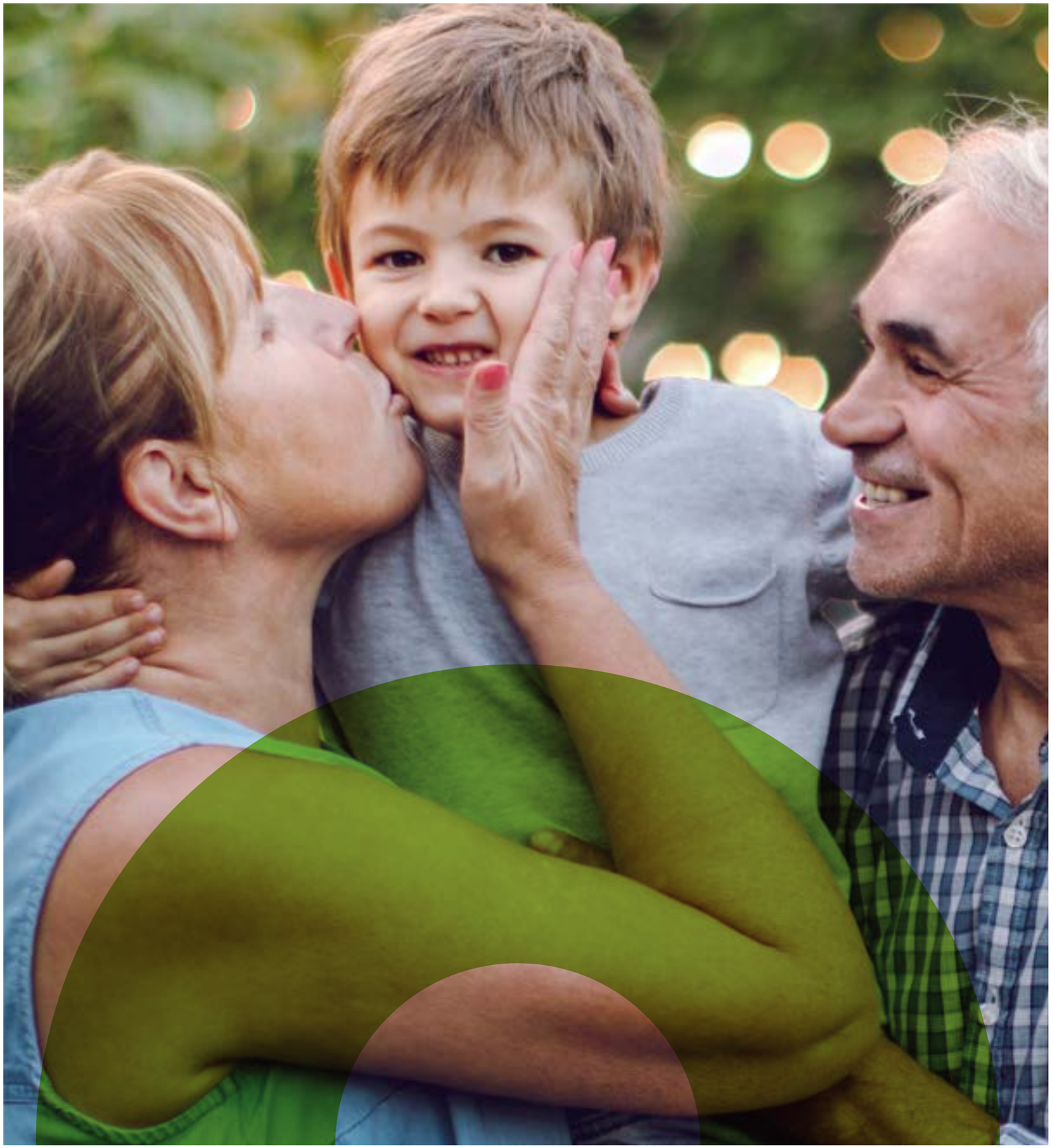
Download the SecureLink Future Overview for more details.

Highlights of Achiever Lifetime Income

Availability	Available at contract issue with SecureLink Future
Annual Cost	1.15% (Single & Joint) of Benefit Base
Annual Reset	Yes
Benefit Base Enhancement	8% of Enhancement Base
Enhancement Period	10 years
200% Benefit Base Guarantee	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.
Annual Income Percentage	Ranges from 5.00% to 8.00% (Single) and 4.50% to 7.50% (Joint) of Benefit Base.

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.

All rates as of July 10, 2023



Visit the financial professional section of **securian.com** or call the Annuity Sales Desk to learn more:
1-866-335-7355

Get to know Securian Financial. Learn more.

Create a link to a more secure future with SecureLink Future and Achiever Lifetime Income.

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 nonqualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as deferred sales charges (surrender charges) for early withdrawals.

The Achiever Lifetime Income optional living 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 canceled. The benefit is available on a single or joint life basis for an additional cost with a fixed indexed annuity based on state approval. Some products and features may not be available in all states and features may vary by state.

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.

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The indexes are not available for direct investment.

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