



## SureTrack Plus 90

A guaranteed minimum accumulation benefit (GMAB)

# Stay on pace, finish strong



**It's your retirement,  
stay on track**



Explore the materials and  
then call our Sales Desk for  
an illustration.

**1-866-335-7355.**



# Retirement ahead – help your clients confidently participate in the market

Securian Financial's SureTrack Plus 90 GMAB offers an annuity solution for clients who want upside potential and downside protection as they go the distance with their retirement saving goals.

## Set a strong pace for retirement savings

SureTrack Plus 90, a guaranteed minimum accumulation benefit (GMAB), available for an additional cost with MultiOption® Guide B variable annuities, provides:

- Guaranteed principal protection
- Automatic protection of a portion of growth with the Plus 90 Opportunity
- Uncapped protection of growth with the Optional Reset feature
- Asset Allocation options

Optional benefits may not be approved in all states and product features may vary by state. The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. The guarantees have no bearing on the performance of the variable investment options.

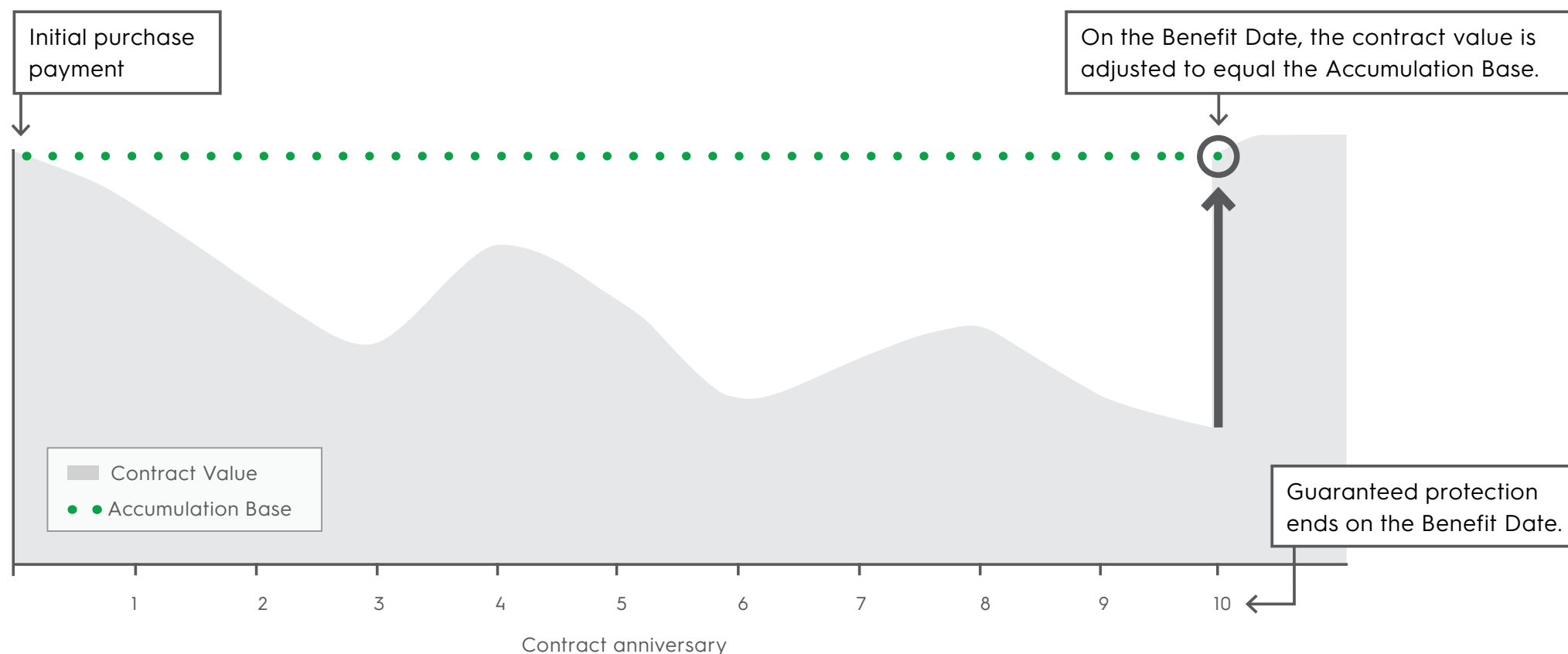
**Sales Desk: 1-866-335-7355**



# Guaranteed principal protection

On the Benefit Date<sup>1</sup>, clients are guaranteed a contract value of at least their total purchase payments (adjusted pro-rata for withdrawals).

## GUARANTEED RETURN OF PURCHASE PAYMENTS



This hypothetical example assumes no withdrawals are taken. It is for illustrative purposes only and is not intended to predict or project investment results. On the Benefit Date, if the Accumulation Base is less than the contract value, the benefit terminates with no adjustment to contract value. Once the benefit ends, assets are no longer protected against market volatility.

<sup>1</sup>Benefit Date is 10 years following the later of benefit issue or last Optional Reset. Purchase payments are accepted 12 months after benefit issue and 12 months following an Optional Reset, if applicable. The Accumulation Base is separate from contract value, not available for withdrawal or payable at death. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value.

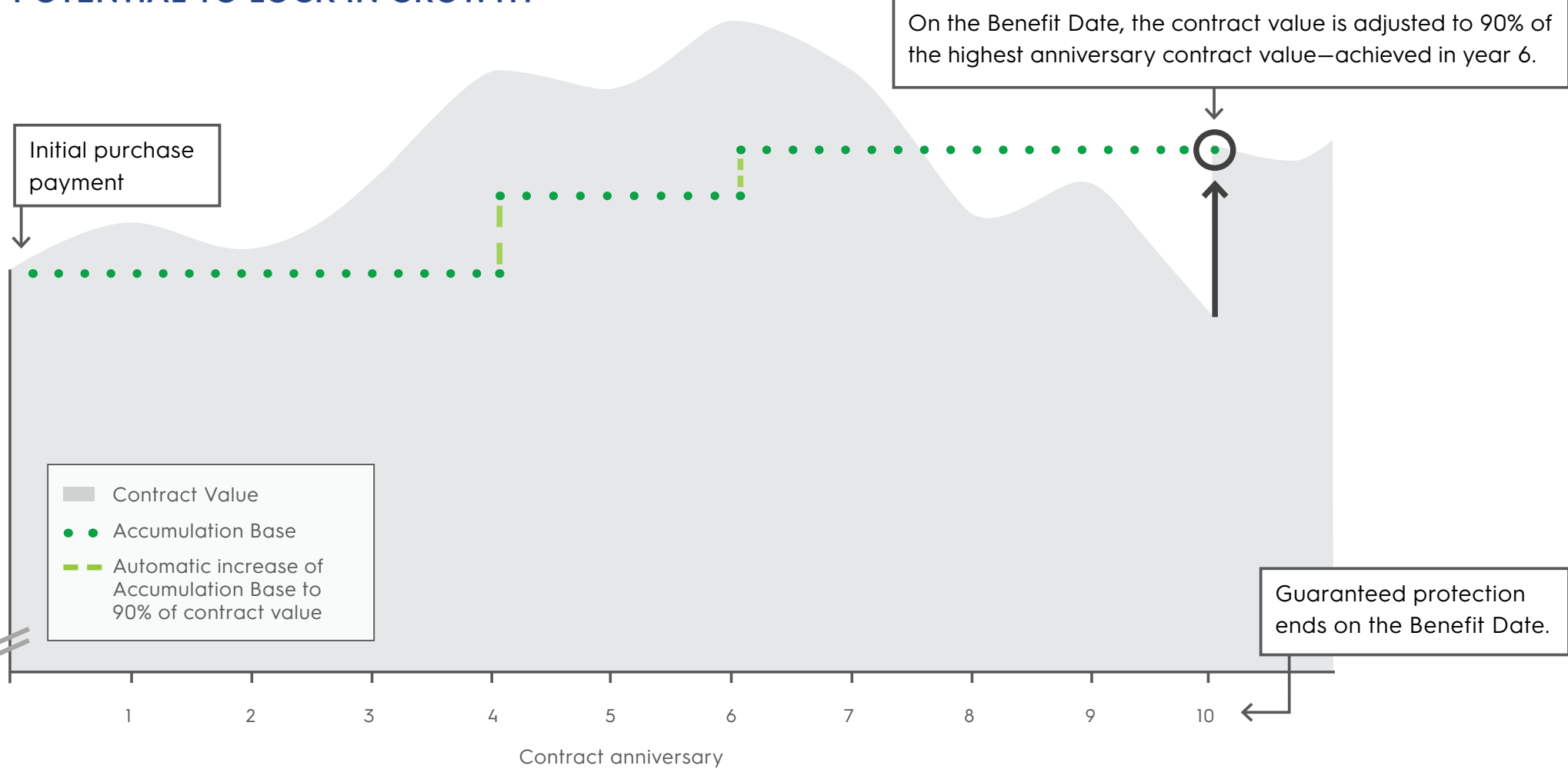
The SureTrack Plus 90 optional benefit establishes an Accumulation Base for calculating a minimum value available on the Benefit Date. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value or investment return and is not available for withdrawal or payable at death.



# Lock in potential growth with the Plus 90 Opportunity

Annually on each contract anniversary, the Accumulation Base is automatically increased to 90% of contract value, when markets permit.

## POTENTIAL TO LOCK IN GROWTH



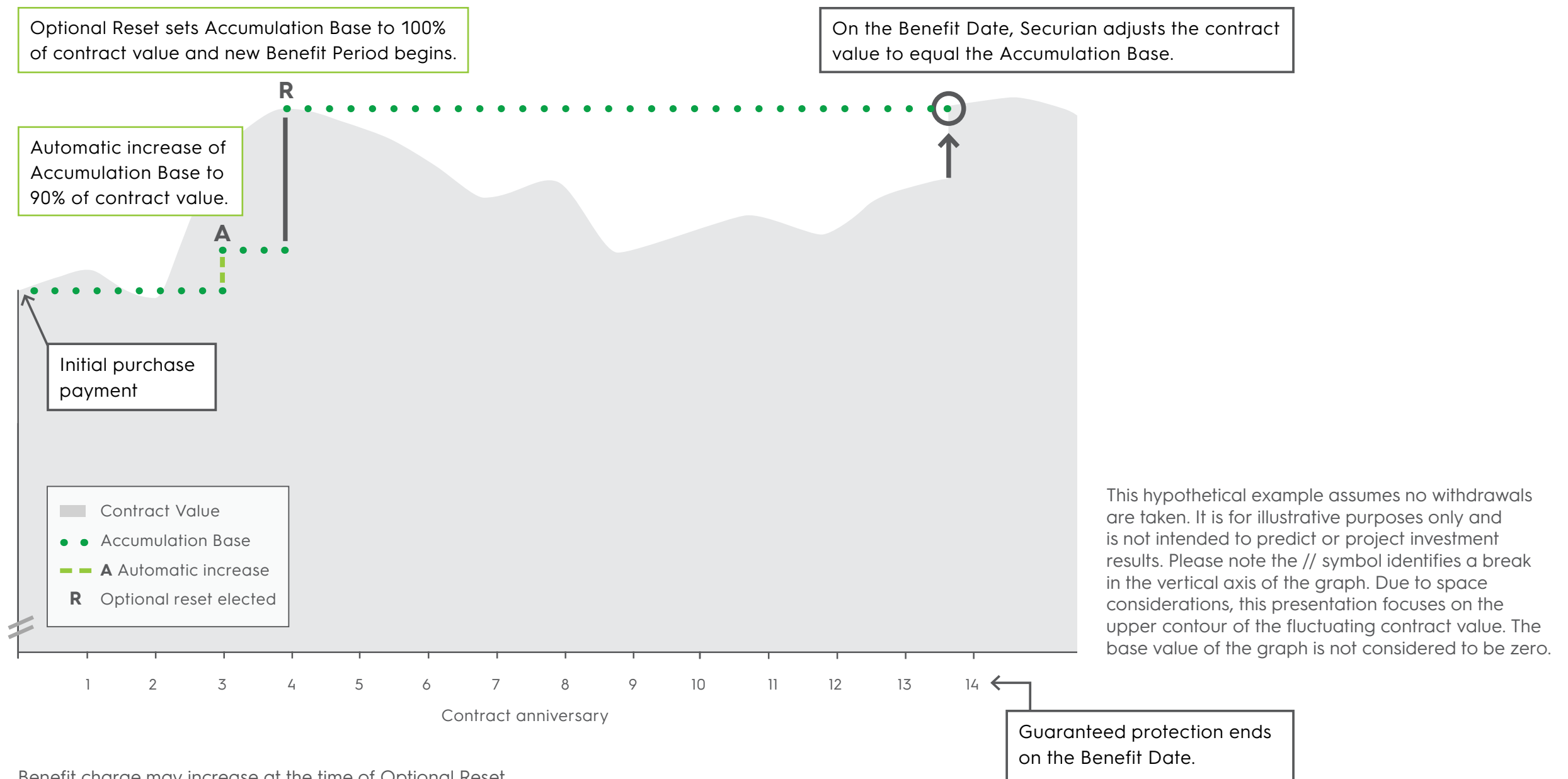
This hypothetical example assumes no withdrawals are taken. It is for illustrative purposes only and is not intended to predict or project investment results. Please note the // symbol identifies a break in the vertical axis of the graph. Due to space considerations, this presentation focuses on the upper contour of the fluctuating contract value. The base value of the graph is not considered to be zero. Benefit charge may increase at the time of Optional Reset.





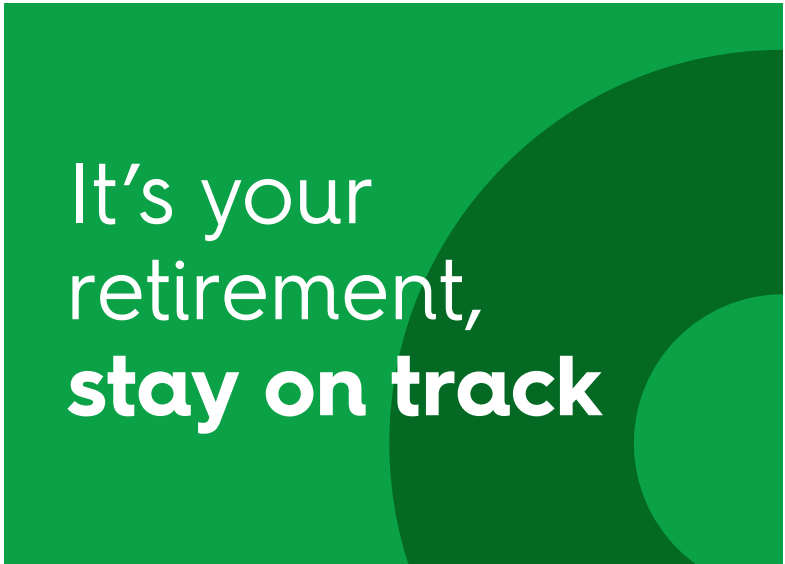
# An elected optional reset locks in even more

- Locks the Accumulation Base to 100% of contract value,
- Restarts the 10-year Benefit Period, and
- Allows for additional purchase payments during the following 12 months.



**Highlights of SureTrack Plus 90**, a guaranteed minimum accumulation benefit (GMAB)

<b>Ages</b>	80 and younger
<b>Annual Cost</b>	1.30% (2.00% max) of Accumulation Base (deducted quarterly)
<b>Benefit Date</b>	10 years following benefit issue or last Optional Reset
<b>Accumulation Base</b>	<ul style="list-style-type: none"><li>• Used in determining the minimum contract value available on Benefit Date</li><li>• On Benefit Date, if Accumulation Base greater than contract value, contract value increased by difference. If Accumulation Base is less than contract value, benefit terminates with no adjustment.</li><li>• Plus 90 Opportunity: annual automatic increase to 90% of contract value if greater than current Accumulation Base</li><li>• Begins equal to initial purchase payment</li><li>• Increased by purchase payments (accepted only within 12 months following benefit issue and Optional Reset, if applicable)</li><li>• Decreased pro-rata by withdrawals (including RMDs)</li></ul>
<b>Asset Allocation Options</b>	<ul style="list-style-type: none"><li>• Select Managed Volatility Portfolios</li><li>• CustomChoice</li><li>• SimpleChoice Portfolios</li></ul>



The benefit requires use of an approved asset allocation strategy. Acceptance of future purchase payments is limited while this optional benefit is in effect.


**Sales Desk: 1-866-335-7355**






Tools to get  
you started

## SureTrack Plus 90 brochure




**SureTrack Plus 90**  
A guaranteed minimum accumulation benefit (GMAB)  
Available with MultiOption® Guide B variable annuities  
Insurance products issued by:  
Minnesota Life Insurance Company

Retirement ahead  
**Stay on pace, finish strong**



Not a deposit - Not FDIC/NCUA insured - Not insured  
by any federal government agency - Not guaranteed  
by any bank or credit union - May go down in value  
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## SureTrack Plus 90 overview



**SureTrack Plus 90**  
A guaranteed minimum accumulation  
benefit (GMAB)

**Stay on pace, finish strong**

Securian's GMAB offers clients the potential to go beyond principal protection as they save for retirement. With retirement asset protection and the opportunity to lock in investment growth when markets permit, clients can set a pace to finish strong with their retirement savings goals.

**Learn more**  
about SureTrack Plus 90  
and call our sales desk to  
discover how you can help  
clients stay on pace with  
their retirement savings  
goals: 1-866-335-7355.

SureTrack Plus 90 is a guaranteed minimum accumulation benefit (GMAB) available for use with MultiOption® Guide B variable annuities for an additional cost. SureTrack Plus 90 provides:

- **Guaranteed return of purchase payments** on the Benefit Date.
- **Plus 90 Opportunity:** an annual automatic increase of the Accumulation Base to 90% of contract value, as markets permit.
- An **Optional Reset** that can be elected to lock in the Accumulation Base to 100% of contract value and restart the Benefit Period.

On the Benefit Date, the client is guaranteed an amount equal to purchase payments made during the first contract year or 90% of the highest anniversary contract value if higher.

\*Or contract value as of last Optional Reset, if applicable.  
Any withdrawal, including a Required Minimum Distribution (RMD), will reduce the Accumulation Base.

**Highlights**  
For more details, please refer to the product prospectus.


<b>SureTrack Plus 90, a Guaranteed Minimum Accumulation Benefit (GMAB)</b> Not available in NY	
<b>Benefit Description</b>	Provides a guaranteed minimum contract value available on the Benefit Date
<b>Annual Cost*</b> (deducted quarterly)	1.50% (2.00% max) of Accumulation Base
<b>Maximum Issue Age</b>	80
<b>Availability</b>	<ul style="list-style-type: none"><li>• MultiOption Guide contracts at issue (excluding Beneficial or Decedent IRA accounts).</li><li>• Not offered with other optional living or death benefits.</li><li>• Availability subject to change.</li></ul>
<b>Asset Allocation Plan Required</b>	<ul style="list-style-type: none"><li>• Select Managed Volatility Portfolios</li><li>• CustomChoice</li><li>• SimpleChoice Portfolios</li></ul>

\*As of September 20, 2021. Please refer to current Rate Sheet/Prospectus Supplement for current rates.

Insurance products issued by:  
**Minnesota Life Insurance Company**

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## Product guide



Insurance products issued by:  
Minnesota Life Insurance Company

**Guide to variable annuities  
and optional benefits**

NOVEMBER 15, 2021  
MultiOption® Guide – B Series  
MultiOption® Momentum  
MultiOption® Extra  
MultiOption® Advantage  
Optional Living and  
Death Benefits



Not all products, features and optional benefits are available from all selling broker-dealers and certain products may not be sold in combination. Please consult with your firm before providing any products/services or materials listed here.  
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# Order your SureTrack Plus 90 sales materials today

Sales Desk: 1-866-335-7355







**Visit our financial professional website and call our Sales Desk today to learn more about Securian's SureTrack Plus 90 GMAB: 1-866-335-7355.**

## **Breakthrough to new clients with SureTrack Plus 90**

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



**Learn more**





# Securian Financial Group and its subsidiaries help financial professionals like you meet the challenges of today's retirement needs.

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 surrender charges (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 annuities are subject to market fluctuation, investment risk and loss of principal.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

Optional benefits may not be approved in all states and product features may vary by state. The SureTrack Plus 90 optional benefit establishes an Accumulation Base for calculating a minimum value available on the Benefit Date. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value or investment return and is not available for withdrawal or payable at death. If on the Benefit Date the Accumulation Base is less than the contract value, the benefit terminates with no adjustment to contract value. The benefit requires use of an approved asset allocation strategy. Acceptance of future purchase payments is limited while this optional benefit is in effect. The guarantees are based on the financial strength and claims-paying ability of Minnesota Life. The guarantees have no bearing on the performance of the variable investment options.

Any withdrawal, including a Required Minimum Distribution (RMD), will reduce the Accumulation Base. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value or investment return and is not available for withdrawal or payable at death.

**Variable annuities are sold by prospectus. Your clients 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.**

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. Securities offered through Securian Financial Services, Inc., member FINRA/SIPC, 400 Robert Street North, St. Paul, MN 55101-2098, 1-800-820-4205.

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