

Variable asset allocation strategies

MultiOption® variable annuities



Variable investment options from respected asset managers

MultiOption annuities provide access to respected investment firms and a wide array of variable investment options.



BLACKROCK®



ClearBridge
Investments
A Legg Mason Company

Delaware Funds

by MACQUARIE®



Goldman Sachs | Asset Management



Janus Henderson
INVESTORS

Morgan Stanley
Investment Management

P I M C O



T.RowePrice
INVEST WITH CONFIDENCE

WELLINGTON
MANAGEMENT®

More

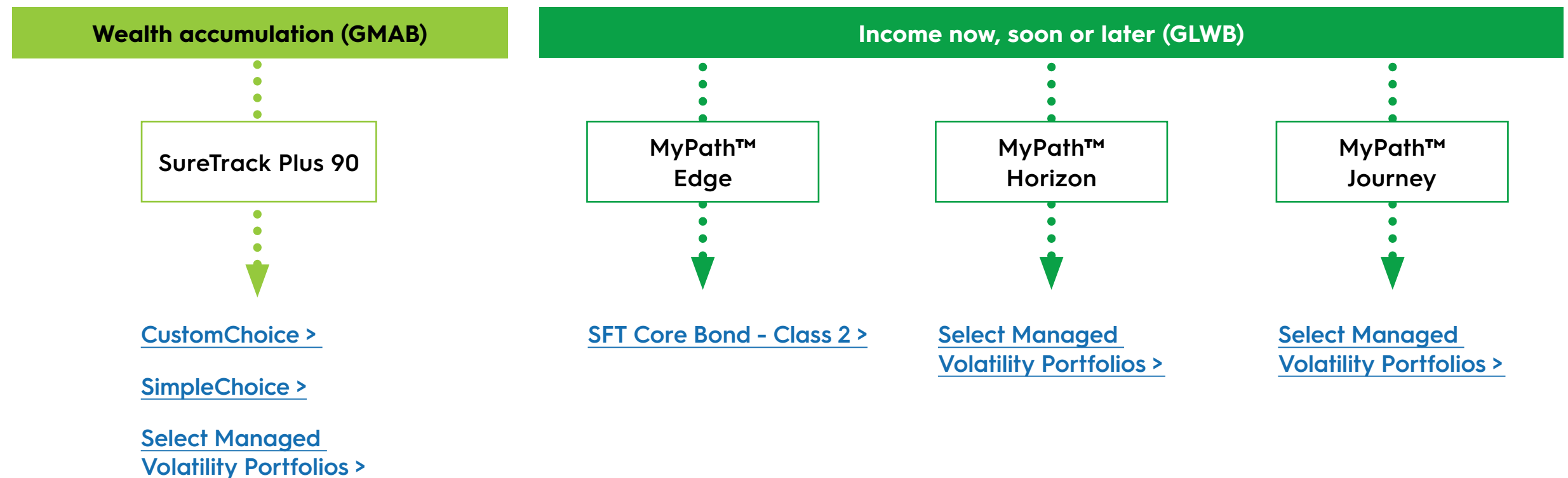
Variable Investment Lineup at a Glance >

Diversification and asset allocation are methods used to manage risk. They do not guarantee against loss.

Annuity Sales Desk: 1-866-335-7355



Allocation strategies for variable annuities with an optional living benefit




Optional living benefits are available for an additional cost. Availability varies by MultiOption product. Not all products, features and optional benefits are available from all selling broker-dealers.



Variable Investment Lineup at a Glance >

[Focused Portfolios >](#)

 Securian FINANCIAL		Variable Annuities Insurance products issued by Minnesota Life Insurance Company			
<h2>Focused Portfolio Allocation Strategy</h2>					
This strategy focuses the Portfolio Builder investment choices into five static, pre-built portfolios, and is available with a MultiContract SM variable annuity without an optional living benefit. ¹ Work with your agent to select which model portfolio is a good fit based on the objective of each model.					
	Income	Income and growth	Conservative Growth	Aggressive growth	
■ Large Cap Value					
● Invesco VI, Constaback	2%	6%	7%	10%	
● SFT I, Rowe Price Value	3%	7%	8%	11%	
■ Large Cap Growth					
● American Funds IS Growth	3%	4%	5%	7%	
● Janus Henderson VIT Forty	2%	4%	5%	6%	
■ Small/Mid Cap Value					
● Franklin Small Cap Value VIP	0%	0%	3%	9%	
● Janus Henderson VIT Mid Cap Value	0%	0%	2%	4%	
■ Small/Mid Cap Growth					
● ClearBridge Variable Small Cap Growth	0%	0%	0%	4%	
● SFT Inter 400 Mid-Cap	0%	0%	0%	2%	
■ Money Market					
● SFT Government Money Market	5%	3%	0%	0%	
■ U.S. Domestic Short-Term Bond					
● Goldman Sachs VIT High Quality Floating Rate	3%	2%	0%	0%	
● PRMCO VIT Low Duration	12%	8%	5%	0%	
■ U.S. Domestic Intermediate-Term Bond					
● Janus Henderson VIT Flexible Bond	8%	6%	4%	1%	
● SFT Core Bond	28%	21%	16%	6%	
● American Funds IS U.S. Gov't / AA-A-Rated Securities	4%	3%	0%	0%	
■ High Yield					
● Ivy VIP High Income	10%	7%	5%	3%	
■ Investment options available with all MultiContract variable annuities. 1. Portfolio Builder is only available with MyFund SM Value optional lifetime income benefit.					



Tools to get
you started

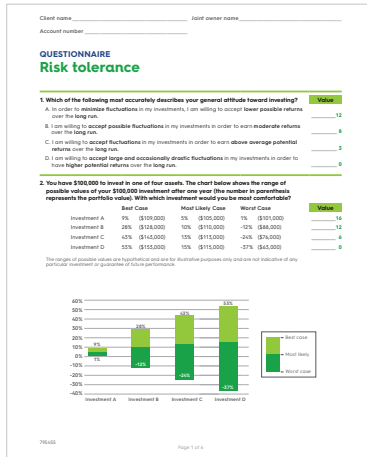
Client- approved tools

click on titles
to view

[Asset Allocation e-brochure \(client-approved\) >](#)



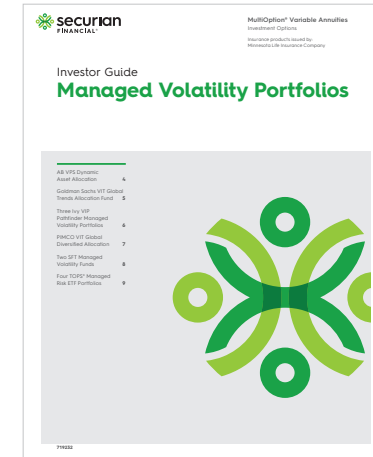
[Risk Tolerance Questionnaire >](#)



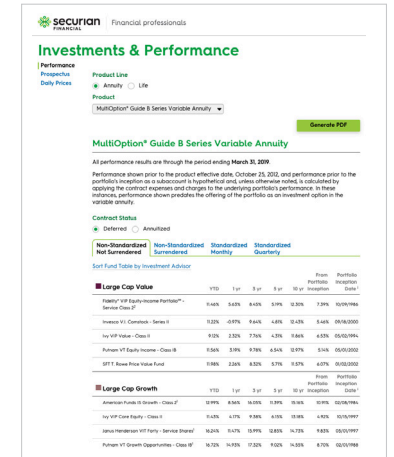
[Weathering the ups and downs of the markets >](#)



[Guide to Managed Volatility Portfolios >](#)



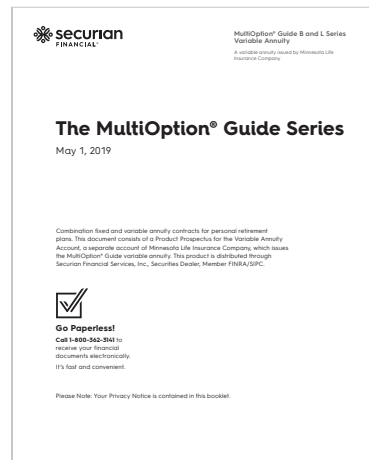
[Investments and performance >](#)



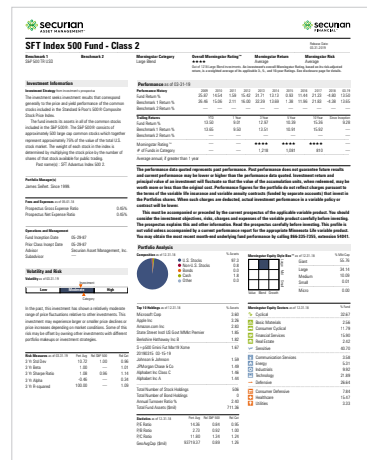
Additional tools

requires
website login

[Contract/Fund prospectuses >](#)



[Morningstar Fact Sheets >](#)



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Help clients create a diversified mix of investments with a MultiOption annuity



Visit the financial professional section of **Securian.com** and call our sales desk to learn more: **1-866-335-7355**

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

[Learn more](#)

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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 deferred sales charges (surrender charges) for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charges, investment management fees and rider fees. The variable subaccounts of variable annuities are subject to market fluctuation, investment risk and loss of principal.

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

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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.

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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