

Rate Announcement

Rates as of April 15, 2024

Rates are subject to change at any time. Please talk with your financial professional for current rates.

MultiOption Extra

MultiOption Extra – a variable annuity with a credit enhancement

Available in all states except: NY

Guarantee Period	Current Interest Rate	Guaranteed Minimum Rate
DCA Fixed Account 6 month	3.00%	2.80%
DCA Fixed Account 12 month	3.00%	2.80%

MultiOption Guide B Series

MultiOption Guide B Series – a flexible payment variable annuity

Available in all states except: NY

Guarantee Period	Current Interest Rate	Guaranteed Minimum Rate
DCA Fixed Account 6 month	6.00%	2.80%
DCA Fixed Account 12 month	4.00%	2.80%

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

MultiOption Momentum

MultiOption Momentum – an investment oriented variable annuity

Available in all states except: NY

Indexed Accounts¹	Crediting Method	Current Interest Rate	Guaranteed Minimum Rate
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with 2% Spread and Participation Rate	220.00%	10.00%
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	180.00%	10.00%
S&P 500® Index	1-Year Point-to-Point with Cap	9.00%	1.00%
SG Climate Prepared Index	1-Year Point-to-Point with 2% Spread and Participation Rate	220.00%	10.00%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	180.00%	10.00%
Guaranteed Interest Accounts	Crediting Period		
Interim Account	Up to 1 Year	3.00%	2.80%
DCA Account Options	Crediting Period		
DCA Fixed Account 6 month	Up to 6 months	6.00%	2.80%
DCA Fixed Account 12 month	Up to 12 months	4.00%	2.80%
Guaranteed Minimum Surrender Value Rates			
Indexed Accounts		87.50% @ 1.80%	

¹Additional purchase payments directed to the Indexed Accounts on a date other than a Contract Anniversary will be reallocated to the Interim Account, earn a fixed rate of interest until the next Contract Anniversary, and thereafter be transferred to the Indexed Accounts on the Contract Anniversary. Indexed rates shown assume a 100% Participation Rate unless otherwise noted.

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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 for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charge, investment management fees and rider fees. The variable sub-accounts of annuities are subject to market fluctuation, investment risk and loss of principal.

Some products and features may not be available in all states and features may vary by state. 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.

The indexes are not available for direct investment.

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Policy form numbers: 11-70203, 11-70203.04, 11-70203.09, 11-70203.09-C, 11-70203.33, 12-70232, 12-70232.04, 12-70232.09, 12-70232.09-C, 12-70232.33, 20-70632, 20-70632.04, 20-70632.09, 20-70632.33, ICC11-70203, ICC12-70232, ICC20-70632, 22-70696, 22-70696.04, 22-70696.09, ICC20-70633, ICC22-70696, 11-70203.04 SR REV 11-2014, 12-70232.04 SR, 12-70232.04 SR REV 11-2014, 20-70632.04 SR, 22-70708, 22-70708.09, ICC22-70708

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