

**QUICK FACTS**

# SecureLink® Future 10

**Issue Age and Purchase Payment Limits**

<b>Maximum Issue Age</b>	80 for either owner and/or annuitant
<b>Purchase Payments</b>	Minimum: \$10,000 Maximum: \$2 million Additional Purchase Payments: <ul style="list-style-type: none"> <li>• Minimum: \$1,000</li> <li>• Allowed during the 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 first contract anniversary<sup>1</sup></li> </ul>
<b>Plan Types</b>	Nonqualified; IRA; Roth IRA

**Account Options (Contracts may allocate to multiple account options)**

<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 Account<sup>2</sup></b>	<ul style="list-style-type: none"> <li>• Fixed Account<sup>3</sup> - 1 Year</li> <li>• Interim Account - for additional purchase payments made within the first six months</li> </ul>

**Surrender Charges**

<b>Surrender Charge (on withdrawals in excess of the waived or free withdrawal amounts noted below)</b>	<b>Beginning of Contract Year:</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11+</b>
<b>Charge:</b>		9.0%	8.1%	7.2%	6.3%	5.4%	4.5%	3.6%	2.7%	1.8%	0.9%	0%

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 crediting rates, caps and participation rates are set at contract issue and guaranteed during the surrender charge period.

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.

**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**

Insurance products issued by:

**Minnesota Life  
Insurance Company**

## Access

<b>Withdrawal Minimum</b>	\$250
<b>Withdrawals free of surrender charge – Not available during the 1st contract year or upon surrender (except in CA)<sup>4</sup></b>	<p>After the 1st contract anniversary, you may withdraw the following without incurring a surrender charge:</p> <ul style="list-style-type: none"><li>• 10% of prior contract anniversary value</li><li>• RMD in excess of 10%</li></ul> <p>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.</p>
<b>Transfers</b>	Available on contract anniversaries at the end of each Crediting Period. Transfers will earn the renewal rate for the selected crediting strategy.
<b>Guaranteed Minimum Surrender Value (GMSV)</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. Determined at contract issue and guaranteed for the life of the contract.
<b>Beneficiary Protection</b>	
<b>Death Benefit</b>	<p>Upon death, your beneficiary will receive the greater of:</p> <ul style="list-style-type: none"><li>• Contract value, or</li><li>• Guaranteed Minimum Surrender Value</li></ul>
<b>Income Options</b>	
<b>Annuity Income Options</b>	<p>After the 1st contract anniversary, your annuity contract can be turned into a guaranteed stream of income. The greater of contract value or GMSV may be applied to a variety of lifetime income payment options.</p> <p>Options include (availability subject to change):</p> <ul style="list-style-type: none"><li>• Single Life</li><li>• Single Life with Period Certain</li><li>• Joint and Last Survivor</li></ul>

4. In CA, free withdrawal amount equals 10% of purchase payments in first contract year.

### Achiever Lifetime Income, an optional lifetime withdrawal benefit

<b>Benefit Description</b>	Provides a guarantee of lifetime income regardless of interest earned.					
<b>Annual Cost</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>5</sup> (based on age at the time of first withdrawal)</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.					

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

## Achiever Lifetime Income, an optional lifetime withdrawal benefit

<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.
<b>Benefit Base Enhancement<sup>5</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>Single: None. Achiever Lifetime Income benefit terminates at death.</p> <p>Joint: 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>

5. 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.

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 and optional features may not be available in all states and features may vary by state. Not all products, features and optional benefits are available from all firms.

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The applicable rates (caps, participation rates, etc.) for the initial Crediting Period are shown in the contract at issue. For each subsequent Crediting Period, rates will be declared at the beginning of the Crediting Period and will be guaranteed for the duration of the applicable period. Rates are subject to the maximums and/or minimums as stated in the contract.

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A purpose of the method of marketing is solicitation of insurance and that contact will be made by an insurance agent or agency.

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.

Policy form numbers: 16-70302, ICC16-70302, 16-70303, ICC16-70303, 16-70305, ICC16-70305, 16-70306, ICC16-70306, 17-70334, ICC17-70334, 21-70643

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