

SALES IDEA**Achiever Lifetime Income****What goes up doesn't have to come down**

You know the old saying: What goes up must come down. Nowhere is this truer than in the stock market. Those ups and downs can be an emotional experience for your clients who are nearing retirement and worrying about losing their assets due to down markets.

Achiever Lifetime Income is a guaranteed lifetime withdrawal benefit available for an additional cost with a SecureLink® Future fixed indexed annuity. It offers several features and options to grow retirement assets, while also giving clients the satisfaction and security of guaranteed lifetime income. In addition, SecureLink Future fixed indexed annuities offer the benefit of downside protection, so a client will never be credited less than 0% interest.



**Grow with 200%
Benefit Base
Guarantee¹**

¹If no withdrawals taken
in the first 10 years



**Grow with 8%
Enhancement²**

² In years of no withdrawals

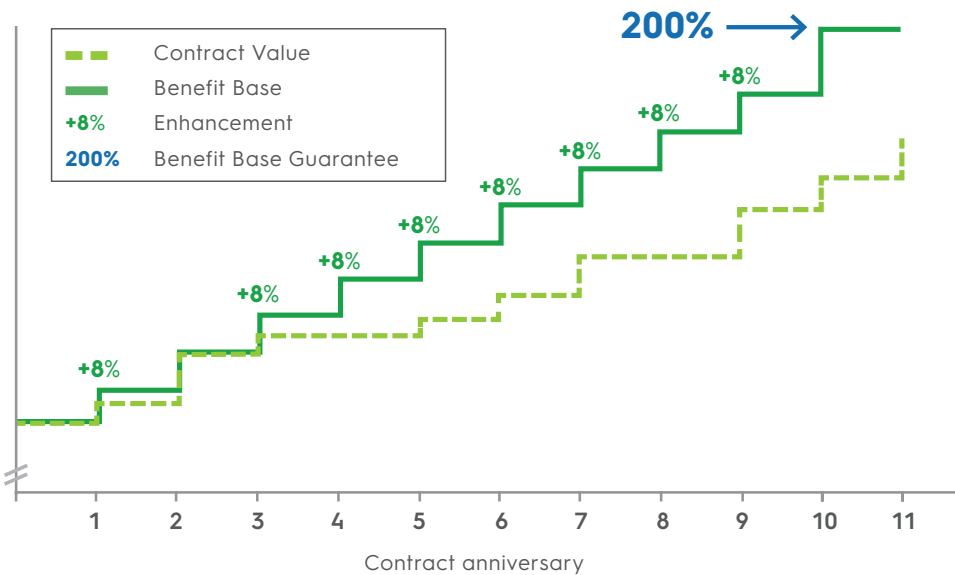


**Protect with:
Guaranteed
Lifetime Income**

Accelerating growth

Clients can add growth and guaranteed income for life to their SecureLink Future fixed indexed annuity with Achiever Lifetime Income (available for an additional cost). Along with an 8% Enhancement in years of no withdrawals for the first 10 years, Achiever Lifetime Income includes a 200% Benefit Base Guarantee. Both of these features provide potential Benefit Base growth that is independent of a client's contract value performance. And when the Benefit Base grows, so does the guaranteed lifetime income!

Achiever Lifetime Income - putting it all together



This is a hypothetical example for illustrative purposes only and is not intended to predict or project 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 contract value. The base value of the graph is not considered to be zero.

Assumes no withdrawals taken in the first 10 years.

Guaranteed income for life

Achiever Lifetime Income offers withdrawal percentages that increase with each year, so the longer the client waits to start taking withdrawals, the higher the annual income.

ANNUAL INCOME PERCENTAGE

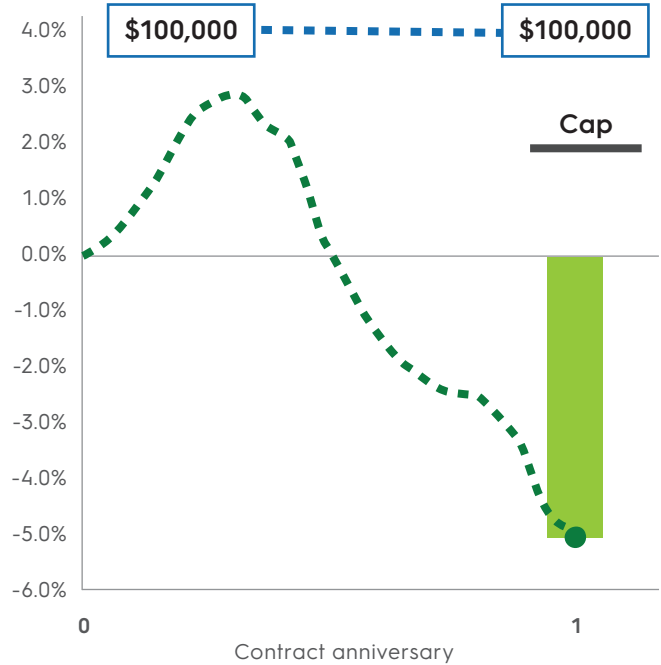
Age	Single	Joint	Age	Single	Joint
<50	0.00%	0.00%	70	7.15%	6.65%
50	5.00%	4.50%	71	7.25%	6.75%
51	5.10%	4.60%	72	7.35%	6.85%
52	5.20%	4.70%	73	7.45%	6.95%
53	5.30%	4.80%	74	7.60%	7.10%
54	5.40%	4.90%	75	7.75%	7.25%
55	5.50%	5.00%	76	7.85%	7.35%
56	5.60%	5.10%	77	7.95%	7.45%
57	5.70%	5.20%	78	8.00%	7.50%
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%

Rates as of July 10, 2023 and subject to change at any time.

Protection from market downturns

If your client invests in the stock market, a down market can have a significant impact on their retirement assets. Remember that in a SecureLink Future fixed indexed annuity, the interest credited can never be less than 0%. Keep in mind, however, that the annual cost of the Achiever Lifetime Income benefit is deducted from the annual contract value.

Example: Mary has a SecureLink Future fixed indexed annuity. At contract issue, she has a value of \$100,000. At the first contract anniversary, the index has declined by 5%, however, because Mary has the downside protection of a fixed indexed annuity, she cannot be credited less than 0%, keeping her account value at \$100,000.



■	Index performance	
—	Declared Index Cap	2%
■	Index growth	-5%
■	Interest applied	0%
	Index Credit	\$0
	Ending account value	\$100,000

This is a hypothetical example of a 1-Year Point-to-Point with Cap Crediting method and is for illustrative purposes only.

Create a link to a more secure future

with SecureLink Future and Achiever Lifetime Income. Issued by a company with a long-term focus on financial security. Call our annuity sales desk today:

1-866-335-7355

Highlights of Achiever Lifetime Income

Benefit Description	Provides a guarantee of lifetime income regardless of interest earned.
Annual Cost	1.15% (Single & Joint) of Benefit Base
Availability	<ul style="list-style-type: none"> • Available at contract issue with SecureLink Future. • Single life – not available on jointly owned contracts. • Joint life – Available only to spouses, benefits based on age of youngest. Not available to non-natural owners.
Benefit Date	Later of the contract anniversary following the 50th birthday or contract issue.
Guaranteed Annual Income (GAI)	<ul style="list-style-type: none"> • Amount of income that can be withdrawn every contract year for life beginning on the Benefit Date. • Equal to the Benefit Base multiplied by Annual Income Percentage (initially set at the time of first withdrawal following the Benefit Date). • GAI will increase upon Benefit Base increases (due to Reset, Enhancement, eligible purchase payments or 200% Benefit Base Guarantee). • GAI will only decrease due to an excess withdrawal.
Annual Income Percentage	<ul style="list-style-type: none"> • Ranges from 5.00% to 8.00% (Single) and 4.50% to 7.50% (Joint) of Benefit Base. See page 2 for full list of Annual Income Percentages. • % set at the time of first withdrawal after the Benefit Date. • % is re-determined upon Benefit Base Reset based upon then current age.
Benefit Base	Value used to calculate the Guaranteed Annual Income amount. Begins equal to initial purchase payment. Increased by purchase payments, Resets, and Enhancements, and reduced by excess withdrawals.
Benefit Base Reset	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.
Benefit Base Enhancement	8% of Enhancement Base. During the Enhancement Period, increases the Benefit Base at contract anniversary in years of no withdrawal activity.
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. 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.
Enhancement Period	10 years following contract issue.
Enhancement Base	Value tracked to determine the amount of Enhancement. Begins equal to initial purchase payment. Increased by purchase payments and at time of Benefit Base Reset. Reduced by excess withdrawals.
Impact of withdrawals	<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"> • 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. • 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.
Automatic Payment Phase	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.



Contact the annuity sales desk

for more information about our fixed indexed annuities: **1-866-335-7355**

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. 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 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.

The indexes are not available for direct investment.

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