

## SOUND STRATEGIES

# Split allocation strategy: preserving principal, positioning for growth

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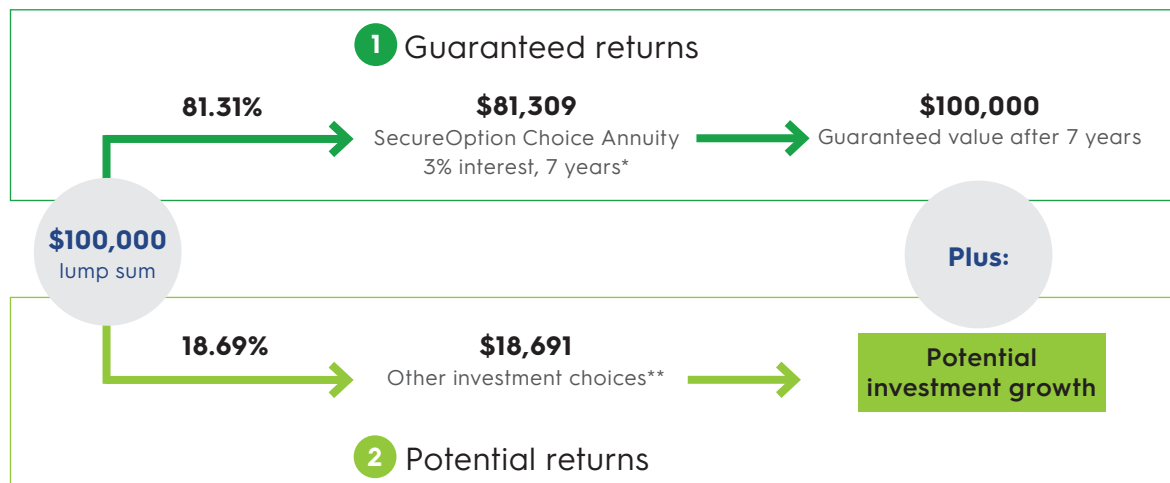
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**The split allocation strategy helps you protect your portfolio from loss, while also providing opportunities for growth.**

Using the SecureOption Choice fixed deferred annuity, you can enjoy both worlds. You'll have the confidence knowing you won't receive back less than your original purchase payment. And your portfolio is positioned for growth potential.

### Here's how it works

- 1** Use the SecureOption Choice annuity to ensure you will not end up with less than your original purchase payment.
- 2** Invest the remainder in other products for potential growth.



\*The SecureOption Choice annuity rate is hypothetical and subject to change. Guarantees are subject to the financial strength and claims-paying ability of the issuing company.

\*\* Investments will fluctuate and when redeemed may be worth more or less than when originally invested.

### The split allocation strategy

- Makes sure you never lose your original purchase payment, no matter how poorly the markets perform
- Gives you the potential to take advantage of growth in other parts of your retirement portfolio

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**

**At Securian Financial,  
we're here for family.  
And we're here  
because of it.**

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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.

This is a general communication for informational and educational purposes. The information is not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are seeking investment advice or recommendations, please contact your financial professional.

The split allocation strategy assumes that the funds held in the SecureOption Choice annuity remain until the end of the initial guarantee period and that no withdrawals are made. Amounts withdrawn, surrendered or annuitized from the annuity during the initial guarantee period may be subject to surrender charge and/or market value adjustment. A market value adjustment can have a positive or negative impact on the value of the annuity. The maximum surrender charge starts at 9% and decreases 1% annually until the end of the initial guarantee period.

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: 23-72751, 23-7251.04, 23-72751.33, ICC23-72751, 23-72752, 23-72752.04, ICC23-72752, 23-72753, 23-72753.04, ICC23-72753, 23-72754, 23-72754.04, ICC23-72754, 23-72755, 23-72755.04, ICC23-72755, 23-72756, 23-72757, 23-72758, 23-72759.

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