

Flexibility for life's uncertainties

Planning for retirement with an eye on healthcare

Attend the upcoming workshop

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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 surrender charges (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. Variable sub accounts of annuities are subject to market fluctuation, investment risk and loss of principal.

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.

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. Variable products offered through Securian Financial Services, Inc. Member FINRA/SIPC. 1-800-820-4205.

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

Presort Indicia or Stamp

Individual Annuities 400 Robert Street North St. Paul, MN 55101-2098

Increase retirement confidence with a knowledgeable guide

Healthcare costs can throw a big wrench in your retirement plans. Attend this workshop to learn about financial vehicles that can help you:

- Grow assets for retirement
- Prepare for potential costs related to health changes
- Maintain control of how assets are used in the event care is needed
- Protect assets from market downturns

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

Securian Financial Group, Inc. securian.com

©2019 Securian Financial Group, Inc. All rights reserved. F93940 Rev 8-2022 DOFU 8-2022 2316031

Financial professional instructions:

This postcard is created to use with an Adobe Reader .pdf format. You can download the latest FREE Adobe Reader at https://get.adobe.reader.com/reader/.

- Open the pdf and add your financial advisor information in the fillable areas (financial professional name, firm name, address, etc.).
- Selecting from the two options below, complete and copy/paste where noted on the postcard, your broker-dealer disclosure. Check with your firm's advertising compliance principal to verify accuracy.
- Add your license number, if applicable. If not applicable, simply delete this field.
- Save the postcard as a pdf and send to your preferred printer.

If you are a Securian Financial Services registered representative, you must include the following information where noted on the postcard. For the firm, please include a registered branch office address and phone number.

<financial professional Name> is a Registered Representative of Securian Financial Services, Inc., Securities Dealer, member FINRA/SIPC.
<Firm Name> is <{choose 1, or 2 as applicable}</p>

1 independently owned and operated. 2 an independently operated affiliate of Securian Financial Services, Inc.>]

OR

If you are registered with a broker-dealer OTHER than Securian Financial Services, you must include

the following information where noted on the ad. For the firm, please include a registered branch office address and phone number.

[<Financial Professional Name> is a Registered Representative of <Outside b/d name>, Securities Dealer, member FINRA/SIPC, and is not affiliated with Securian Financial Group, Inc., or any of its affiliated companies.]

Note: If the postcard is used in California, your phone number can't be larger in size than the type in the ad - CA Section 1725.5(B).