A guide for financial professionals

Insurance products issued by:
Minnesota Life Insurance Company

# Asset allocation strategies

## Available with MultiOption® variable annuities

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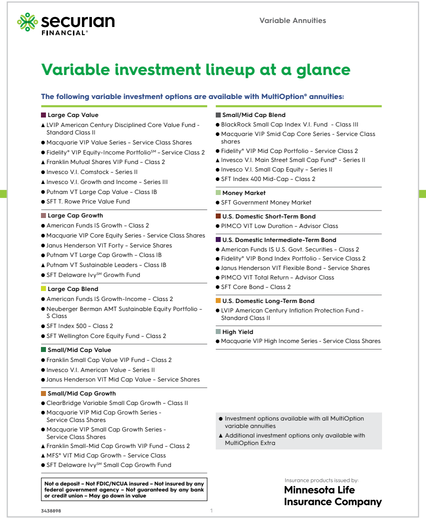
# Investment options from respected asset managers

**MultiOption annuities provide** access to respected investment firms and a wide array of investment options.

- AllianceBernstein
- American Century Investments
- Capital Group | American Funds
- BlackRock
- ClearBridge Investments — A Legg Mason Company
- Macquarie
- Fidelity Investments
- Franklin Templeton Investments
- Goldman Sachs Asset Management
- Invesco
- Janus Henderson Investors
- MFS
- Morgan Stanley Investment Management
- Morningstar ETF allocation series
- Neuberger Berman
- PIMCO
- Putnam Investments
- Securian Asset Management
- TOPS The Optimized Portfolio System
- T. Rowe Price — Invest with confidence
- Wellington Management

## More

[View our investment lineup at a glance >]




Diversification and asset allocation are methods used to manage risk. They do not guarantee against loss.

# Allocation strategies for variable annuities with an optional benefit

**Income now, soon or later (GLWB)**

- MyPath™ Edge → SFT Core Bond - Class 2 >
- MyPath™ Horizon → Select Managed Volatility Portfolios >
- MyPath™ Journey → Select Managed Volatility Portfolios >

**Optional death benefits**

Highest Anniversary Value II
Premier II
Premier Protector
Estate Enhancement Benefit II

→ Unrestricted – View investment lineup >

Optional living benefits are available for an additional cost. Not all products, features and optional benefits are available from all selling broker-dealers.

# Allocation strategies for variable annuities without an optional benefit

## Investment lineup at a glance >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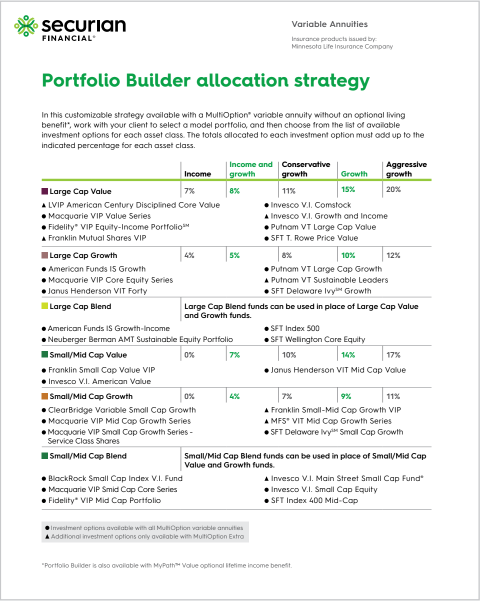
Variable Annuities

### Variable investment lineup at a glance

## Portfolio Builder >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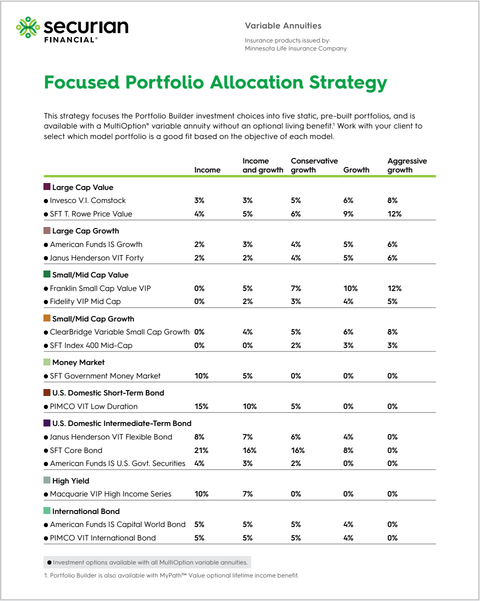
### Portfolio Builder allocation strategy

## Focused Portfolios >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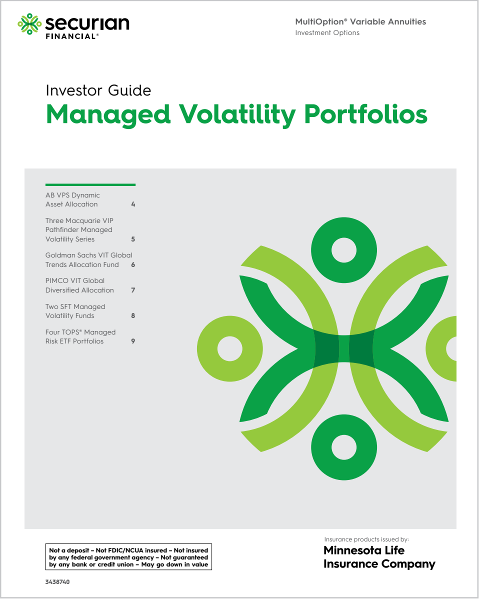
### Focused Portfolio Allocation Strategy

# Tools to get you started

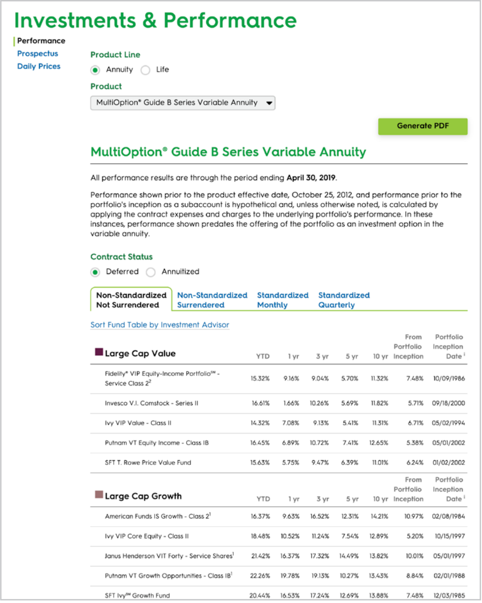
## Client-approved tools

click on titles to view

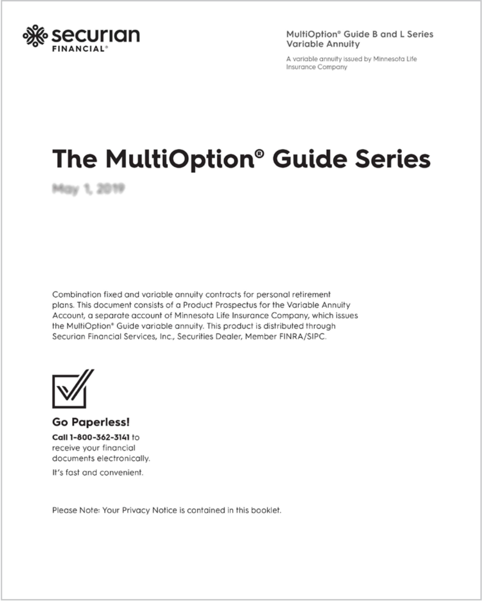
[Guide to Managed Volatility Portfolios >]




[Performance >]




[Contract/Fund prospectuses >]



# Help clients create a diversified mix of investments with a MultiOption annuity

Contact your Ameriprise Sales Support Team: **1-800-437-3401**

**Securian Financial** and its subsidiaries help financial professionals like you meet the challenges of today's retirement.

**Learn more**

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 deferred sales (surrender charges) charges for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charges, investment management fees and rider fees. Variable annuities are subject to market fluctuation, investment risk and loss of principal.

Customers should consider all of their assets, income and investments when considering an asset allocation model or strategy.

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**Variable annuities are sold by prospectus. Your clients should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information.**

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