

Asset allocation strategies

Available with MultiOption® variable annuities



Investment options from respected asset managers

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



More

[View our investment lineup at a glance >](#)

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

Securian Financial Variable Annuities

Variable investment lineup at a glance

The following variable investment options are available with MultiOptionSM annuities:

<ul style="list-style-type: none"> Large Cap Value Large Growth Large Cap Blend Small/Mid Cap Value Small/Mid Cap Growth 	<ul style="list-style-type: none"> Small/Mid Cap Blend U.S. Domestic Long-Term Bond U.S. Domestic Short-Term Bond U.S. Domestic Intermediate-Term Bond U.S. Domestic Long-Term Bond U.S. Domestic Short-Term Bond U.S. Domestic Intermediate-Term Bond
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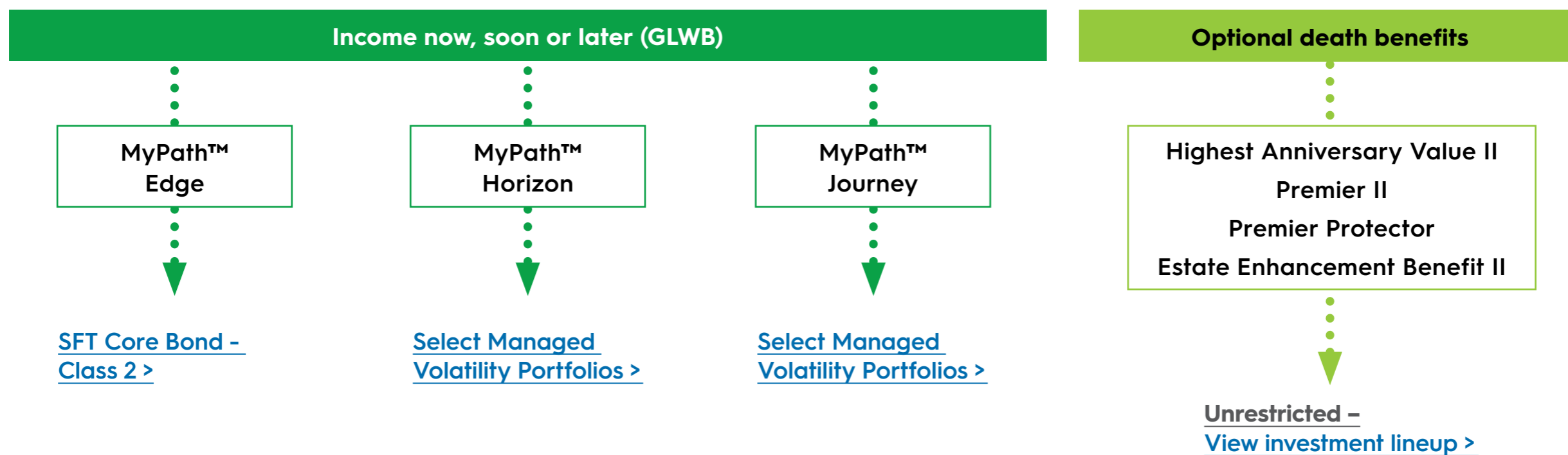
Investment options available with all MultiOption variable annuities. Additional investment options only available with MultiOption Extra.

Not a deposit - Not FDIC/NCUA insured - Not covered by any federal government agency - Not guaranteed by any bank or credit union - May go down in value

Minnesota Life Insurance Company



Allocation strategies for variable annuities with an optional benefit



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 investment lineup at a glance

The following variable investment options are available with MultiOptionSM annuities:

- Large Cap Value**
 - LVP American Century Disciplined Core Value Fund - Standard Class II
 - Macquarie VIP Value Series - Service Class Shares
 - FidelitySM VIP Equity-Income PortfolioSM - Service Class 2
 - Franklin Mutual Shares VIP Fund - Class 2
 - Invesco V.I. Comstock - Series II
 - Invesco V.I. Small Cap Equity - Series II
 - SFT Index 400 Mid-Cap - Class 2
 - Putnam VT Large Cap Value - Class IB
 - SFT T. Rowe Price Value Fund
- Small/Mid Cap Blend**
 - BlackRock Small Cap Index V.I. Fund - Class III
 - Macquarie VIP Small Cap Core Series - Service Class Shares
 - FidelitySM VIP Mid Cap Portfolio - Service Class 2
 - Invesco V.I. Main Street Small Cap FundSM - Series II
 - Invesco V.I. Small Cap Equity - Series II
 - SFT Index 400 Mid-Cap - Class 2
- Money Market**
 - SFT Government Money Market
- U.S. Domestic Short-Term Bond**
 - PIMCO VIT Low Duration - Advisor Class
- U.S. Domestic Intermediate-Term Bond**
 - American Funds IS U.S. Govt. Securities - Class 2
 - FidelitySM VP Bond Index Portfolio - Service Class 2
 - Janus Henderson VIT Flexible Bond - Service Shares
 - PIMCO VIT Total Return - Advisor Class
 - SFT Core Bond - Class 2
- U.S. Domestic Long-Term Bond**
 - LVP American Century Inflation Protection Fund - Standard Class II
- High Yield**
 - Macquarie VIP High Income Series - Service Class Shares
- Large Cap Growth**
 - American Funds IS Growth - Class 2
 - Macquarie VIP Core Equity Series - Service Class Shares
 - Janus Henderson VIT Forty - Service Shares
 - Putnam VT Large Cap Growth - Class IB
 - Putnam VT Sustainable Leaders - Class IB
 - SFT Delaware IvySM Growth Fund
- Large Cap Blend**
 - American Funds IS Growth-Income - Class 2
 - Neuberger Berman AMT Sustainable Equity Portfolio - S Class
 - SFT Index 500 - Class 2
 - SFT Wellington Core Equity Fund - Class 2
- Small/Mid Cap Value**
 - Franklin Small Cap Value VIP Fund - Class 2
 - Invesco V.I. American Value - Series II
 - Janus Henderson VIT Mid Cap Value - Service Shares
- Small/Mid Cap Growth**
 - ClearBridge Variable Small Cap Growth - Class II
 - Macquarie VIP Mid Cap Growth Series - Service Class Shares
 - Macquarie VIP Small Cap Growth Series - Service Class Shares
 - Franklin Small Mid Cap Growth VIP Fund - Class 2
 - MFSSM VIT Mid Cap Growth - Service Class
 - SFT Delaware IvySM Small Cap Growth Fund

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Additional investment options only available with MultiOption Extra.

Insurance products issued by Minnesota Life Insurance Company

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Portfolio Builder >

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Portfolio Builder allocation strategy

In this customizable strategy available with a MultiOptionSM variable annuity without an optional living benefit¹, work with your client to select a model portfolio, and then choose from the list of available investment options for each asset class. The totals allocated to each investment option must add up to the indicated percentage for each asset class.

	Income	Income and growth	Conservative growth	Aggressive growth
Large Cap Value	7%	8%	11%	20%
<ul style="list-style-type: none"> LVP American Century Disciplined Core Value Macquarie VIP Value Series FidelitySM VIP Equity-Income PortfolioSM Franklin Mutual Shares VIP 			<ul style="list-style-type: none"> Invesco V.I. Comstock Invesco V.I. Growth and Income Putnam VT Large Cap Value SFT T. Rowe Price Value 	
Large Cap Growth	4%	5%	8%	12%
<ul style="list-style-type: none"> American Funds IS Growth Macquarie VIP Core Equity Series Janus Henderson VIT Forty 			<ul style="list-style-type: none"> Putnam VT Large Cap Growth Putnam VT Sustainable Leaders SFT Delaware IvySM Growth 	
Large Cap Blend	Large Cap Blend funds can be used in place of Large Cap Value and Growth funds.			
<ul style="list-style-type: none"> American Funds IS Growth-Income Neuberger Berman AMT Sustainable Equity Portfolio 			<ul style="list-style-type: none"> SFT Index 500 SFT Wellington Core Equity 	
Small/Mid Cap Value	0%	7%	10%	17%
<ul style="list-style-type: none"> Franklin Small Cap Value VIP Invesco V.I. American Value 			<ul style="list-style-type: none"> Janus Henderson VIT Mid Cap Value 	
Small/Mid Cap Growth	0%	4%	7%	9%
<ul style="list-style-type: none"> ClearBridge Variable Small Cap Growth Macquarie VIP Mid Cap Growth Series Macquarie VIP Small Cap Growth Series - Service Class Shares 			<ul style="list-style-type: none"> Franklin Small-Mid Cap Growth VIP MFSSM VIT Mid Cap Growth Series SFT Delaware IvySM Small Cap Growth 	
Small/Mid Cap Blend	Small/Mid Cap Blend funds can be used in place of Small/Mid Cap Value and Growth funds.			
<ul style="list-style-type: none"> BlackRock Small Cap Index V.I. Fund Macquarie VIP Small Cap Core Series FidelitySM VIP Mid Cap Portfolio 			<ul style="list-style-type: none"> Invesco V.I. Main Street Small Cap FundSM Invesco V.I. Small Cap Equity SFT Index 400 Mid-Cap 	

Investment options available with all MultiOption variable annuities.
Additional investment options only available with MultiOption Extra.

Portfolio Builder is also available with MyPathSM Value optional lifetime income benefit.

Focused Portfolios >

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Focused Portfolio Allocation Strategy

This strategy focuses the Portfolio Builder investment choices into five static, pre-built portfolios, and is available with a MultiOptionSM variable annuity without an optional living benefit¹. Work with your client to select which model portfolio is a good fit based on the objective of each model.

	Income	Income and growth	Conservative growth	Aggressive growth
Large Cap Value				
<ul style="list-style-type: none"> Invesco V.I. Comstock SFT T. Rowe Price Value 	3%	3%	5%	8%
Large Cap Growth				
<ul style="list-style-type: none"> American Funds IS Growth Janus Henderson VIT Forty 	2%	3%	4%	4%
Small/Mid Cap Value				
<ul style="list-style-type: none"> Franklin Small Cap Value VIP Fidelity VIP Mid Cap 	0%	5%	7%	12%
Small/Mid Cap Growth				
<ul style="list-style-type: none"> ClearBridge Variable Small Cap Growth SFT Index 400 Mid-Cap 	0%	4%	5%	8%
Money Market				
SFT Government Money Market	10%	5%	0%	0%
U.S. Domestic Short-Term Bond				
PIMCO VIT Low Duration	15%	10%	5%	0%
U.S. Domestic Intermediate-Term Bond				
<ul style="list-style-type: none"> Janus Henderson VIT Flexible Bond SFT Core Bond American Funds IS U.S. Govt. Securities 	8%	7%	4%	0%
High Yield				
Macquarie VIP High Income Series	10%	7%	0%	0%
International Bond				
<ul style="list-style-type: none"> American Funds IS Capital World Bond PIMCO VIT International Bond 	5%	5%	5%	4%

Investment options available with all MultiOption variable annuities.

Portfolio Builder is also available with MyPathSM Value optional lifetime income benefit.



Tools to get you started

Client-approved tools

click on titles to view

Guide to Managed Volatility Portfolios >

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Investor Guide
Managed Volatility Portfolios

- AB VPS Dynamic Asset Allocation 4
- Three Macquarie VIP Pathfinder Managed Volatility Series 5
- Goldman Sachs VIT Global Trends Allocation Fund 6
- PIMCO VIT Global Diversified Allocation 7
- Two SFT Managed Volatility Funds 8
- Four TOPS® Managed Risk ETF Portfolios 9

Insurance products issued by **Minnesota Life Insurance Company**

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Performance >

Investments & Performance

Performance Prospectus Daily Prices

Product Line: Annuity Life

Product: MultiOption® Guide B Series Variable Annuity

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MultiOption® Guide B Series Variable Annuity

All performance results are through the period ending April 30, 2019.

Performance shown prior to the product effective date, October 25, 2012, and performance prior to the portfolio's inception as a subaccount is hypothetical and, unless otherwise noted, is calculated by applying the contract expenses and charges to the underlying portfolio's performance. In these instances, performance shown predates the offering of the portfolio as an investment option in the variable annuity.

Contract Status: Deferred Annuitized

Non-Standardized Not Surrendered | Non-Standardized Surrendered | Standardized Monthly | Standardized Quarterly

Sort Fund Table by Investment Advisor

	YTD	1 yr	3 yr	5 yr	10 yr	From Portfolio Inception Date ¹
Large Cap Value						
Fidelity® VIP Equity-Income Portfolio™ - Service Class 2 ²	15.32%	9.16%	9.04%	5.70%	11.52%	7.48% 10/05/1986
Invesco V.I. Comstock - Series II	16.67%	1.66%	10.26%	5.69%	11.62%	5.71% 09/18/2000
Ivy VIP Value - Class II	14.52%	7.08%	9.15%	5.41%	11.31%	6.71% 05/02/1994
Pulham VT Equity Income - Class II	16.45%	6.89%	10.72%	7.41%	12.65%	5.58% 05/01/2002
SFT T. Rowe Price Value Fund	15.63%	5.75%	9.47%	6.59%	11.01%	6.24% 01/02/2002
Large Cap Growth						
American Funds IS Growth - Class 2 ²	16.37%	9.83%	16.52%	12.31%	14.21%	10.97% 02/08/1984
Ivy VIP Core Equity - Class II	18.48%	10.52%	12.24%	7.54%	12.89%	5.20% 10/15/1997
Igus Henderson VII Equity - Service Share ¹	21.42%	16.37%	17.32%	14.49%	13.62%	10.01% 05/01/1997
Pulham VT Growth Opportunities - Class II ²	22.26%	19.78%	19.13%	10.27%	13.43%	8.84% 02/01/1988
SFT Ivy™ Growth Fund	20.44%	16.53%	17.24%	12.69%	13.68%	7.48% 12/05/1985

Contract/Fund prospectuses >

securian FINANCIAL MultiOption® Guide B and L Series Variable Annuity

A variable annuity issued by Minnesota Life Insurance Company

The MultiOption® Guide Series

May 1, 2019

Combination fixed and variable annuity contracts for personal retirement plans. This document consists of a Product Prospectus for the Variable Annuity Account, a separate account of Minnesota Life Insurance Company, which issues the MultiOption® Guide variable annuity. This product is distributed through Securian Financial Services, Inc., Securities Dealer, Member FINRA/SIPC.

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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.

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 are distributed by Securian Financial Services, Inc., member FINRA. 400 Robert Street North, Saint Paul, MN 55101.

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