IncomeToday!® 2.0 and the Advance Withdrawal Benefit

***IncomeToday! 2.0* is an immediate income annuity** that can provide a predictable income stream guaranteed for life. And, it goes above and beyond that. With the Advance Withdrawal Benefit, you get one-time access to a portion of your future income, no matter the reason. Which means you have the flexibility to take an "advance" on your future income.

The Advance Withdrawal Benefit is available with all annuity income options that include a guaranteed Period Certain.

Here's how it works

- You determine the amount you need at the time you need it. A single, one-time withdrawal is available at any time prior to the end of the guaranteed Period Certain. The withdrawal available is 25% to 75% of the present value of your future guaranteed Period Certain annuity income payments (also known as the Withdrawal Value). The minimum amount you can withdraw is $1,000.
- After you make a withdrawal, your future income payments during the remaining Period Certain will be reduced in direct proportion to the percentage of the withdrawal to the Withdrawal Value.
- At the end of the guaranteed period, your income payments will return to the amount that would normally have been paid as if no withdrawal was made. Keep in mind, if you choose the Period Certain only income option, your payments will cease at the end of the Period Certain.

IncomeToday! 2.0
guaranteed income for today and tomorrow

The Advance Withdrawal Benefit is an optional benefit that may be declined at time of application for purposes of preserving eligibility for certain external and/or government benefits. Please consult with an attorney to determine appropriate suitability.

Insurance products issued by:
Minnesota Life Insurance Company

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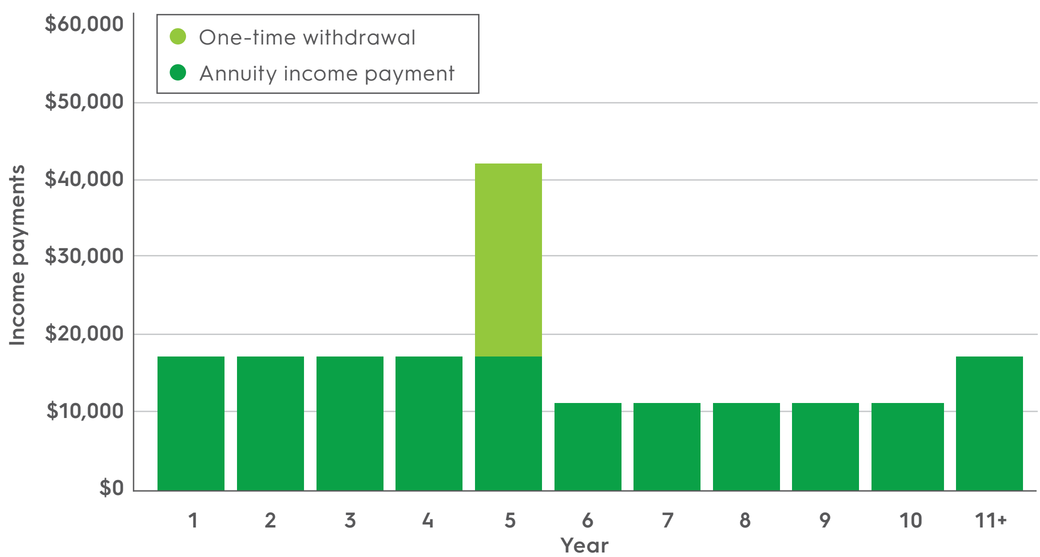
Let's look at a hypothetical example that shows how the Advance Withdrawal Benefit works.

David, age 70, purchases an *IncomeToday! 2.0* annuity with a $250,000 purchase payment. He selects the Life with 10-Year Period Certain option, guaranteeing him an annual income payment of $16,961 for the rest of his life. Five years later, David would like a $25,000 advance on a portion of that future income stream, due to an unexpected need.

The amount David is able to withdraw is calculated by first determining the present value of the future guaranteed income stream that remains. Let's assume a 3.41% yield in this hypothetical example. David's need for $25,000 equates to approximately 31% of the Withdrawal Value and is well within the 25% to 75% range available.

Here's how that $25,000 withdrawal impacts David's annuity income payments going forward.

IMPACT OF $25,000 WITHDRAWAL ON FUTURE INCOME PAYMENTS



This is a hypothetical example for illustrative purposes only and is not intended to predict or project actual results.

Facts at a glance

Age at purchase:

70

Purchase payment:

$250,000

Annuity income option:

Life with 10-year Period Certain

Guaranteed annual income payment:

$16,961

Withdrawal:

$25,000 in Year 5

Annuity income payment following withdrawal:

$11,621

As shown, David receives his $16,961 annual income payment for the first five years. The $25,000 withdrawal in year five reduces the payment to $11,621 for the remaining years of the 10-year Period Certain. Beginning in year 11, David's income payment returns to $16,961.

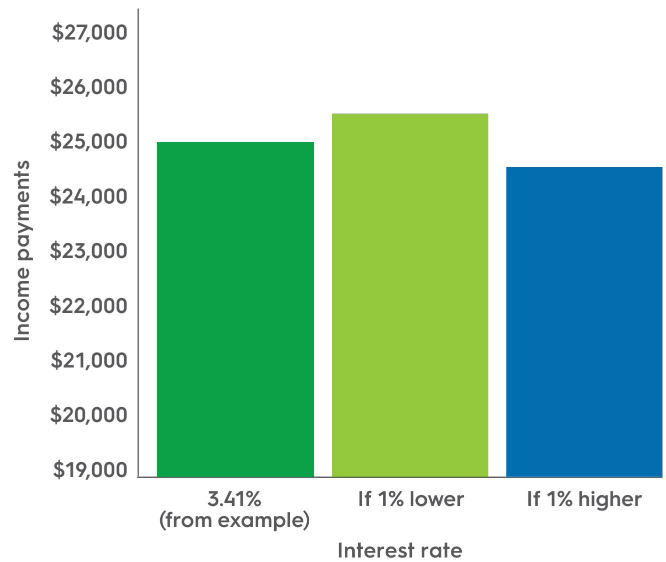
What factors influence the amount you can withdraw?

A variety of factors influence how much you can withdraw, including the annuity income option you select, your original purchase payment amount, age, number of years remaining in the period certain, and the market conditions at the time you make your withdrawal.

In the previous example, we assumed a rate of 3.41%.[1] If rates were higher at the time of withdrawal, the amount available for withdrawal would be lower. But if rates were lower, the amount available for withdrawal would be higher. This graph shows the amount available for David's 31% withdrawal request at three different interest rates.

At 3.41%, David requested a $25,000 withdrawal (approximately 31% of his available Withdrawal Value). If rates were 1% lower, a 31% withdrawal would actually provide $25,476. And, if rates were 1% higher, a 31% withdrawal would provide only $24,542.

VARIOUS INTEREST RATES: IMPACT OF $25,000 WITHDRAWAL ON FUTURE INCOME PAYMENTS



IncomeToday! 2.0

Flexible access, just in case

Learn more about *IncomeToday! 2.0* and the flexibility it provides with additional access through the Advance Withdrawal Benefit. It's there in case you need it – as you adjust to your financial needs in retirement.

1. The interest rate used to calculate the Withdrawal Value is the Moody's Long-Term Corporate Bond Yield Average as of the last day of the month prior to the date we receive your withdrawal request, plus a Rate Adjustment (rate determined at contract issue).

IncomeToday! 2.0 is a single payment immediate annuity. The guarantees in *IncomeToday! 2.0* are subject to the financial strength and claims-paying ability of the issuing insurance company. You should thoroughly review your contract for specific details of the product features and costs.

Income payments and withdrawals from immediate annuities are generally taxable as ordinary income in the year in which taken. When purchased as part of an IRA or other qualified plan, the IRA or qualified plan already provides tax deferral of earnings and the annuity contract does not provide any additional tax deferred treatment of earnings. Withdrawals taken from a qualified plan prior to age 59½ may incur a 10% federal tax penalty. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions.

Keep in mind that the Annuity Income Option, Frequency and Payment Dates cannot be changed once elected. Availability of some Period Certain durations may be limited.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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.

Policy form numbers: 21-70645, ICC21-70645, 21-70647, ICC21-70647, 21-70648, ICC21-70648.

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