

# Gather momentum for your future

An annuity that propels you toward your goals



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**



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With MultiOption® Momentum, you can make a move now to start creating the retirement you want tomorrow. That's because you can build a customized investment portfolio and have the flexibility to add options based on your risk comfort level and long-term goals.



# Propel your retirement funds

As you near retirement, you want your investments to help meet your long-term goals

MultiOption® Momentum is an investment-only variable annuity (IOVA), which gives you the opportunity to use both variable investments and indexed account options to help invest for the future.

It also helps you manage your wealth to achieve your long-term retirement goals. Plus, you can customize your annuity to meet your investment risk comfort level.

## Here's what MultiOption Momentum offers you

### A wide range of investment choices

Select from 75+ variable investment options or choose from the indexed account options

### Tax-deferred earnings

Any investment gains are only taxed when you make a withdrawal

### Optional benefits

Add an optional benefit, available for an additional cost, for greater security and flexibility.

### Fees matter, understand your options

Fees can impact future growth of your assets. Take the time to learn about MultiOption Momentums fees.

# Invest and grow your assets

MultiOption Momentum is a long-term investment product designed to help you invest and grow your assets for retirement. Once you retire, it can provide a sustainable source of income.

Since it offers a distinctive combination of both indexed and variable investment options, MultiOption Momentum also helps you balance both risk and return.

## Here's how it works:

1

You buy MultiOption Momentum and make one or more purchase payments to fund your variable annuity.

2

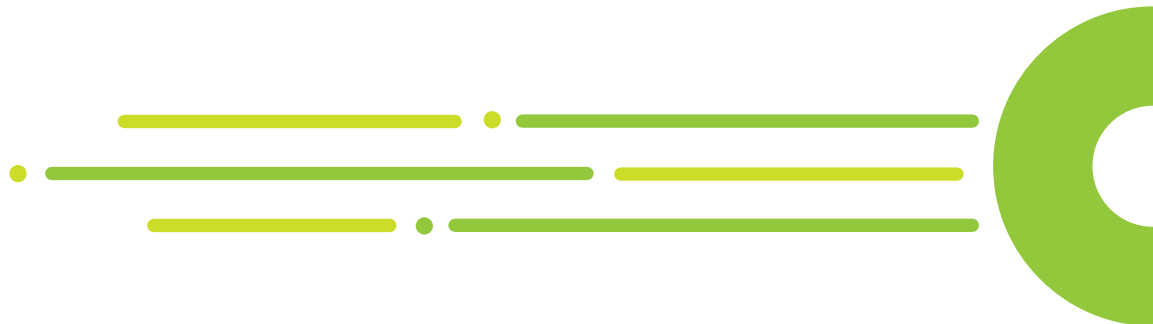
Then you work with your financial professional to select from 75+ variable investment options and a range of indexed accounts. Together, you'll build a portfolio with an appropriate mix to help you reach your financial goals. As you move toward your retirement, you can adjust your investment selections as needed.

3

You can add optional benefits (for an additional cost) to provide greater security for your beneficiaries and more flexibility for your retirement.

4

When you're ready to begin taking money out at retirement, you can take withdrawals or receive a guaranteed income for life by "annuitizing."<sup>1</sup>



1. All guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company, and the guarantees have no bearing on the variable investment performance. The variable investment performance can lose value.

# Access a wide range of investment choices

## Tailor your annuity to fit your goals, risk comfort

Select from over 75 variable investment options and a range of indexed options. With access to competitive investment firms and a wide array of investment options, MultiOption Momentum can help you meet your long-term financial goals.

- **Variable** - Choose from more than 75 variable options that allow you to align your investments with your risk tolerance, time horizon and objectives.
- **Guaranteed interest account** - MultiOption Momentum offers a 6- and 12-month DCA Fixed Account for dollar cost averaging.<sup>1</sup>
- **Indexed accounts (not available with certain optional benefits)** - In addition to the variable subaccounts, you can make an allocation to one of our indexed accounts. You have the flexibility to move your money into or out of the market at certain times – and reallocate into a fixed indexed account that can help protect your assets from negative market performance.

1. Dollar cost averaging involves a fixed amount at regular intervals rather than a large sum all at once. This strategy lets you take advantage of market volatility to provide a lower cost per unit over time. Dollar cost averaging does not guarantee a profit or prevent a loss in declining markets. Since dollar cost averaging involves regular purchases, regardless of fluctuating price levels, consider your ability and willingness to continue to make purchase payments.



## Choose your mix to balance risk and return

By teaming up with your financial professional and Securian Financial, you can create a diversified investment portfolio for your variable annuity that helps strike a balance between risk and return.

An appropriate asset allocation strategy can help take the emotion out of investing, letting you focus on your long-term retirement goals. Because you can select from both variable and indexed investment options, you can better limit your overall risk – and have the potential for more consistent returns over time. Neither asset allocation nor diversification guarantee against loss. They are methods used to manage risk.



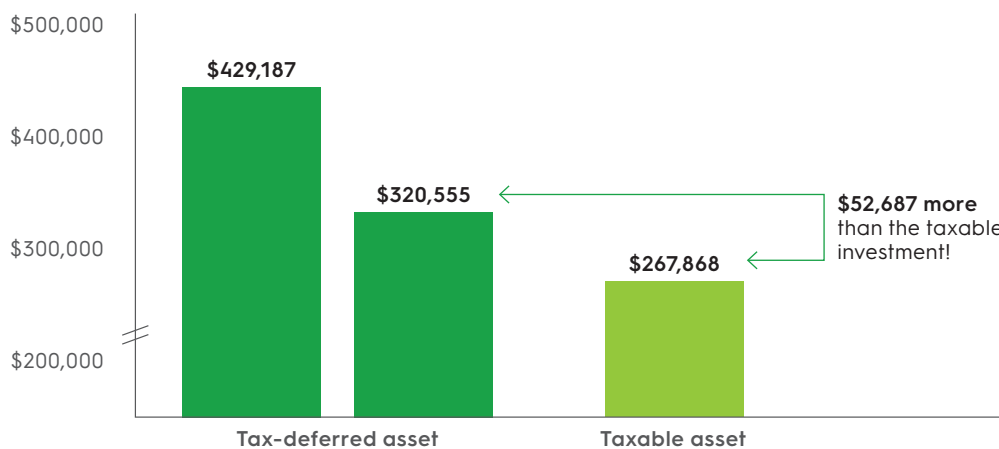
# Tax efficiencies that can help you save

## Tax deferral

We think it can make sense to delay taxes on money you've set aside for your accumulation goals. As your annuity assets grow, you won't pay taxes on the gains until you withdraw them.

The graph below shows the power of tax deferral and how you may accumulate more retirement assets because your investment gains aren't taxed each year.

**Example** This example assumes an initial investment of \$100,000, an annual 6% rate of return and an accumulation time frame of 25 years.



This is a hypothetical example for illustrative purposes only and is not intended to predict or project investment results. It assumes no withdrawals and a 33% ordinary income tax rate. Please note the // symbol identifies a break in the vertical axis of the graph. Due to space considerations, this presentation focuses on the upper contour of the fluctuating contract value. The base value of the graph is not considered to be zero.

This example is designed to show how tax-deferred compounding works and is not representative of any specific product. Actual tax rates and tax treatment will vary for different taxpayers and products and will impact the results shown. Consider your personal investment time horizon and income tax bracket, both current and anticipated, when making an investment decision. If charges for a variable annuity were included, the tax-deferred results would have been lower.

The IRS sets the timing and amount that must be withdrawn from IRA, 403(b) or other tax-advantaged plans. That amount is known as the required minimum distribution (RMD). Withdrawals prior to age 59½ may incur a 10% IRS tax penalty in addition to income tax.

If the annuity is part of an IRA, or other qualified-type retirement plan, plan rules apply to purchase payment amounts. Additionally, these plans are already tax deferred and the annuity does not provide any additional benefits relative to tax deferral.

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by, any taxpayer for the purpose of voiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

## Tax-free transfers

With the ever-changing market, you may want to reallocate some of your investment options from time to time.

With MultiOption Momentum, you can make investment changes without triggering a taxable event. Tax-free transfers give you yet another option to diversify – and balance your risk and return.

Please see the Product Quick Facts for additional details on transfer timing.



## Fees matter, understand your options

It's important to consider the impact of investment fees over time when investing – which can affect your portfolio's growth long term. Fewer charges mean more money working to accumulate in your annuity over time.

### Customize your options

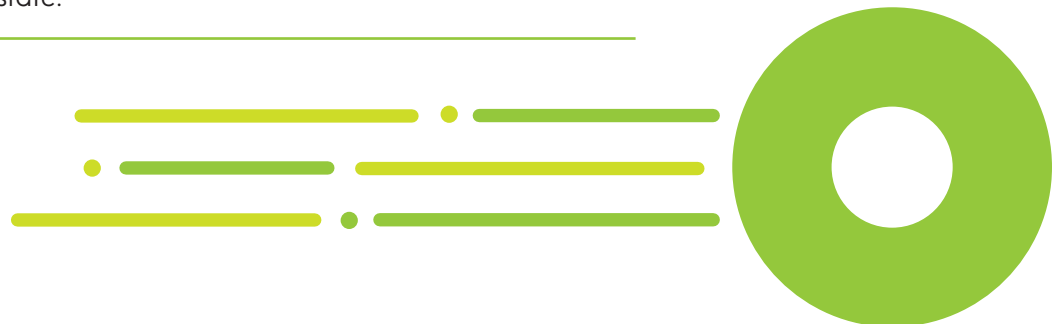


When you accumulate savings for retirement, you can help lay a foundation for your family's future.

You have the potential to lower the fees of your MultiOption Momentum contract with larger purchase payments.

You may also be able to add flexibility and/or death benefit guarantees through an optional benefit (available for an additional cost).

Work with your Financial Professional to learn what options are available in your state.





# MultiOption Momentum – highlights summary

## Purchase info

<b>Age</b>	Available to age 85
<b>Purchase Payments</b>	\$25,000 minimum initial, \$500 minimum subsequent (\$100 with Automatic Payment Plan), \$2 million cumulative maximum without prior approval

## Cost

<b>Charges</b>	<ul style="list-style-type: none"> <li>• 0.90% total variable annual expenses (0.80% if net purchase payments \$1 million or greater)<sup>1</sup></li> <li>• \$50 annually (waived for contracts \$75,000 and over)</li> <li>• Investment management fees (varies by subaccount)</li> <li>• Additional charges for optional benefits</li> </ul>
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## Access

<b>Withdrawals</b>	\$250 minimum
<b>Deferred Sales Charge (DSC)</b>	8%-8%-7%-6%-5%-0% (on withdrawals in excess of waived or free amount; based on years since purchase payment)
<b>Annual Free Withdrawal</b>	Greater of 10% of purchase payments not previously withdrawn still subject to Deferred Sales Charge (DSC), investment gain or Required Minimum Distribution (RMD)
<b>Waiver of DSC</b>	Available for qualifying hospital, medical care stays or terminal conditions; also upon death or annuitization.

## Investment lineup

<b>Investment Options</b>	<ul style="list-style-type: none"> <li>• More than 75 variable options</li> <li>• A range of indexed options</li> <li>• Dollar Cost Averaging (DCA) Fixed Account – 6 or 12 months</li> </ul>
<b>Transfers</b>	Transfers within variable options available at any time; transfers involving indexed accounts available annually at contract anniversary

## Death benefit

<b>Standard Death Benefit</b>	Contract value
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## Optional benefits

	Optional benefits providing additional flexibility or death benefit guarantees may be available for an additional cost. Please refer to the Product Quick Facts for the optional benefits available in your state.
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1. Charge based on net purchase payments (cumulative purchase payments less cumulative withdrawals). Initially set at contract issue and adjusted each calendar quarter if applicable. 1.35% if annuitized.



**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.



**Are you ready to gather momentum now for your future?**

Contact your financial professional today to learn more about MultiOption Momentum.



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 charges for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charges, investment management fees and rider fees. The variable subaccounts of variable annuities are subject to market fluctuation, investment risk and loss of principal.

MultiOption annuities and optional benefits may not be approved in all states and product features may vary by state. Not all products, features and optional benefits are available from all firms. We reserve the right to limit or discontinue acceptance of future purchase payments after the contract is issued. This may limit the ability to increase the contract value through additional purchase payments. If an optional benefit is elected in the contract, this may also limit the ability to increase the value used to calculate the optional benefit.

The indexes are not available for direct investment.

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.

**This must be preceded or accompanied by a current MultiOption Momentum variable annuity prospectus. You 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. Please read the prospectuses carefully before investing.**

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

Policy form numbers: 19-70510, ICC19-70510, 20-70632, ICC20-70632, 20-70633, ICC20-70633, 22-70696, ICC22-70696, 22-70708, ICC22-70708

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.

**This must be accompanied by the Product Quick Facts.**



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