

**QUICK FACTS**

# MultiOption Momentum variable annuity

Please refer to the prospectus for complete details on the features and optional benefits of the MultiOption Momentum annuity.

Issue Age and Purchase Payment Limits						
Maximum Issue Age	85 for either owner and/or annuitant.					
Purchase Payments	Initial: \$25,000 Subsequent: \$500 (\$100 if on an Automatic Payment Plan) Maximum: \$2 million in total purchase payments without prior approval					
Plan Types	Nonqualified and IRA					
Contract Charges						
Variable Annual Expenses (deducted daily)		During Accumulation (Net PP <\$1 Million) <sup>1</sup>	During Accumulation (Net PP >=\$1 Million) <sup>1</sup>	If Annuitized		
Mortality and Expense Risk Charge:		0.75%	0.65%	1.20%		
Administrative Charge:		0.15%	0.15%	0.15%		
		0.90%	0.80%	1.35%		
Annual Maintenance Fee	\$50 (waived for contracts \$75,000 and over. Applied to variable subaccounts)					
Investment Management Fees	Varies by variable subaccount - see the prospectus					
Deferred Sales Charge on withdrawals in excess of waived or free withdrawal amounts noted below	Years Since Purchase Payment:					
	0-1	1-2	2-3	3-4	4-5	5+
	8%	8%	7%	6%	5%	0%
Access						
Withdrawal Minimum	\$250					
Free Withdrawal - Not available on surrender	Set on each contract anniversary, greater of: <ul style="list-style-type: none"> <li>• Investment gain (contract value less purchase payments not previously withdrawn), or</li> <li>• 10% of the sum of purchase payments not previously withdrawn and still subject to charge, or</li> <li>• Required Minimum Distributions (RMD) for that contract year if greater than above</li> </ul> In addition, 10% of purchase payments made in the current contract year. If in an IRA, additional amounts available to satisfy IRS Required Minimum Distributions from the contract for that year. However, if you withdraw the Required Minimum Distribution for two calendar years in a single contract year, deferred sales charge may apply.					

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.

**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**

<b>Waiver of Deferred Sales Charge</b>	<ul style="list-style-type: none"> <li>• After the first contract anniversary for the following qualifying events: <ul style="list-style-type: none"> <li>-Hospital, medical care stay (confinement of at least 90 days)</li> <li>-Terminal condition (life expectancy of 12 months or less)</li> </ul> </li> <li>• Death</li> <li>• Annuitization</li> </ul>													
<b>Guaranteed Minimum Surrender Value (GMSV) - Indexed Account options only</b>	<p>Minimum amount available from the Indexed Account options upon surrender, death or annuitization. Equal to 87.5% accumulated at a guaranteed rate of interest (1% - 3%), adjusted for withdrawals. The guaranteed interest rate may vary between the indexed and guaranteed interest accounts but will be determined at contract issue and guaranteed for the life of the contract.</p>													
<b>Investment Tools</b>														
<b>Investment Choices</b>	<p>Select from a diversified investment lineup. Work with your financial professional to design your investment strategy utilizing the uncommon combination of indexed and variable investment options. Additionally, professionally managed asset allocation portfolios, Managed Volatility Portfolios and customized asset allocation strategies are available.</p> <p><b>Variable Subaccounts</b></p> <ul style="list-style-type: none"> <li>• More than 75 options</li> </ul> <p><b>Indexed Accounts (not available with Premier Protector Death Benefit)</b></p> <table border="1" data-bbox="440 793 1518 976"> <tr> <td>S&amp;P 500® Index</td> <td>• 1-Year Point-to-Point with Cap</td> </tr> <tr> <td>Barclays All Caps</td> <td>• 1-Year Point-to-Point with Participation Rate</td> </tr> <tr> <td>Trailblazer 5 Index</td> <td>• 1-Year Point-to-Point with 2% Spread and Participation Rate</td> </tr> <tr> <td>SG Climate Prepared Index</td> <td>• 1-Year Point-to-Point with Participation Rate</td> </tr> <tr> <td></td> <td>• 1-Year Point-to-Point with 2% Spread and Participation Rate</td> </tr> </table> <p><b>Guaranteed Interest Accounts</b></p> <ul style="list-style-type: none"> <li>• Dollar Cost Averaging (DCA) Fixed Account: 6 or 12 months</li> </ul> <p>Purchase payments allocated to the DCA Fixed Account are transferred over a 6- or 12-month period into the variable investment options you select. Any additional purchase payments allocated to the DCA Fixed Account made during the original period will be transferred over the remainder of that period.</p> <p>Dollar cost averaging involves investing 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.</p>		S&P 500® Index	• 1-Year Point-to-Point with Cap	Barclays All Caps	• 1-Year Point-to-Point with Participation Rate	Trailblazer 5 Index	• 1-Year Point-to-Point with 2% Spread and Participation Rate	SG Climate Prepared Index	• 1-Year Point-to-Point with Participation Rate		• 1-Year Point-to-Point with 2% Spread and Participation Rate		
S&P 500® Index	• 1-Year Point-to-Point with Cap													
Barclays All Caps	• 1-Year Point-to-Point with Participation Rate													
Trailblazer 5 Index	• 1-Year Point-to-Point with 2% Spread and Participation Rate													
SG Climate Prepared Index	• 1-Year Point-to-Point with Participation Rate													
	• 1-Year Point-to-Point with 2% Spread and Participation Rate													
<b>Transfers</b>	<table border="1" data-bbox="440 1270 1518 1900"> <thead> <tr> <th></th> <th>To Variable Subaccounts</th> <th>To Indexed Accounts</th> </tr> </thead> <tbody> <tr> <td><b>From Variable Subaccounts</b></td> <td>Available at any time</td> <td>Requests must be received within 30 days prior to contract anniversary. Processed on the anniversary.</td> </tr> <tr> <td><b>From Indexed Accounts</b></td> <td> <p>Requests must be received within 30 days prior to, or 21 days following, contract anniversary.</p> <ul style="list-style-type: none"> <li>• If within 30 days prior, processed on anniversary</li> <li>• If within 21 days following, processed immediately</li> </ul> </td> <td> <p>Requests must be received within 30 days prior to, or 21 days following, contract anniversary.</p> <ul style="list-style-type: none"> <li>• If within 30 days prior, processed on anniversary</li> <li>• If within 21 days following, processed as of prior anniversary</li> </ul> </td> </tr> <tr> <td><b>Transfer Limitations</b></td> <td colspan="2"> <p>Currently none, however, we reserve the right to:</p> <ul style="list-style-type: none"> <li>• Impose a \$10 charge for each transfer when requests exceed 12 in a single contract year.</li> <li>• Limit transfers out of any Indexed Account to the greater of: (a) 20% of the sum of values in all Indexed Accounts at the time of transfer; or (b) \$2,000.</li> </ul> </td> </tr> </tbody> </table>			To Variable Subaccounts	To Indexed Accounts	<b>From Variable Subaccounts</b>	Available at any time	Requests must be received within 30 days prior to contract anniversary. Processed on the anniversary.	<b>From Indexed Accounts</b>	<p>Requests must be received within 30 days prior to, or 21 days following, contract anniversary.</p> <ul style="list-style-type: none"> <li>• If within 30 days prior, processed on anniversary</li> <li>• If within 21 days following, processed immediately</li> </ul>	<p>Requests must be received within 30 days prior to, or 21 days following, contract anniversary.</p> <ul style="list-style-type: none"> <li>• If within 30 days prior, processed on anniversary</li> <li>• If within 21 days following, processed as of prior anniversary</li> </ul>	<b>Transfer Limitations</b>	<p>Currently none, however, we reserve the right to:</p> <ul style="list-style-type: none"> <li>• Impose a \$10 charge for each transfer when requests exceed 12 in a single contract year.</li> <li>• Limit transfers out of any Indexed Account to the greater of: (a) 20% of the sum of values in all Indexed Accounts at the time of transfer; or (b) \$2,000.</li> </ul>	
	To Variable Subaccounts	To Indexed Accounts												
<b>From Variable Subaccounts</b>	Available at any time	Requests must be received within 30 days prior to contract anniversary. Processed on the anniversary.												
<b>From Indexed Accounts</b>	<p>Requests must be received within 30 days prior to, or 21 days following, contract anniversary.</p> <ul style="list-style-type: none"> <li>• If within 30 days prior, processed on anniversary</li> <li>• If within 21 days following, processed immediately</li> </ul>	<p>Requests must be received within 30 days prior to, or 21 days following, contract anniversary.</p> <ul style="list-style-type: none"> <li>• If within 30 days prior, processed on anniversary</li> <li>• If within 21 days following, processed as of prior anniversary</li> </ul>												
<b>Transfer Limitations</b>	<p>Currently none, however, we reserve the right to:</p> <ul style="list-style-type: none"> <li>• Impose a \$10 charge for each transfer when requests exceed 12 in a single contract year.</li> <li>• Limit transfers out of any Indexed Account to the greater of: (a) 20% of the sum of values in all Indexed Accounts at the time of transfer; or (b) \$2,000.</li> </ul>													
<b>Asset Rebalancing</b>	<p>Available within the variable subaccounts on a monthly, quarterly, semi-annual or annual basis.</p>													

## Death Benefit Prior to annuitization

<b>Death Benefit</b>	<ul style="list-style-type: none"><li>• Contract value</li><li>• Plus, any excess of the Guaranteed Minimum Surrender Value (GMSV) over the value of the Indexed Accounts</li></ul> <p><b>Spousal continuation:</b> A spouse sole beneficiary or joint owner can continue the contract upon first death</p>
----------------------	---

## Income Options

<b>Annuity Income Options</b>	<p>At some point in the future, you can annuitize your contract, allowing you to receive a guaranteed stream of income. A variety of fixed and variable annuity income options are available, including the ability to generate a guaranteed stream of income for a set amount, a set period of time, or for a lifetime. Without our prior consent, the maximum amount that may be applied for fixed annuity income payments is \$2 million.</p> <p>Options include (additional options may be available at the time of annuitization):</p> <ul style="list-style-type: none"><li>• Life Annuity</li><li>• Life Annuity with Period Certain</li><li>• Joint and Survivor Annuity</li></ul>
-------------------------------	--

## Optional Benefits

### Return of Purchase Payments Death Benefit – available only at contract issue

<b>Maximum Issue Age</b>	80
<b>Annual Cost</b> (deducted quarterly)	0.15% (0.40% if age at issue is 71-80) of the Return of Purchase Payments Death Benefit Value
<b>Return of Purchase Payments Death Benefit</b>	Death benefit is equal to total purchase payments (adjusted pro-rata for withdrawals)
<b>Spousal Continuation</b>	A spouse sole beneficiary or joint owner can continue the contract and optional benefit upon first death. Contract value is adjusted to the Return of Purchase Payments Death Benefit if higher.
<b>Benefit Termination</b>	<ul style="list-style-type: none"><li>• Change of ownership, surrender or full annuitization</li><li>• Contract value reaches zero</li><li>• Upon death, as described above</li><li>• This optional benefit may not be cancelled</li></ul>

## Premier Protector Death Benefit – available only at contract issue

<b>Maximum Issue Age</b>	70
<b>Annual Cost</b> (deducted quarterly from variable subaccounts)	0.90% of Premier Protector Death Benefit value
<b>Premier Protector Death Benefit<sup>1</sup></b>	<p><b>Death benefit is the greater of</b> (prior to Benefit Acceleration):</p> <ul style="list-style-type: none"><li>• <b>Highest Anniversary Value</b> – highest value achieved on any contract anniversary (increased by purchase payments since last value determined) through age 85.</li><li>• <b>4% Increase Value</b> – purchase payments compounded at 4% annually up to the contract anniversary on or following the 85th birthday.</li></ul> <p>Withdrawals reduce both the Highest Anniversary Value and Increase Value on a pro-rata basis.</p> <p><b>Accelerated Death Benefit</b></p> <p>After the one-year waiting period, the Premier Protector Death Benefit value may be available for withdrawal/surrender based on certification by a Licensed Health Care Practitioner for one of the following permanent qualifying events (90-day Elimination Period):</p> <ul style="list-style-type: none"><li>• <b>Chronic illness:</b><ul style="list-style-type: none"><li>- Unable to perform 2 of 6 Activities of Daily Living (ADLs), or</li><li>- Severe cognitive impairment</li></ul></li><li>• <b>Terminal illness</b> (life expectancy of 12 months or less)</li></ul> <p>Upon benefit acceleration, the contract value is increased to the Premier Protector Death Benefit value (if greater) and transferred to the Fixed Account where it becomes available for withdrawal/surrender without Deferred Sales Charge. Once acceleration is elected, it cannot be cancelled and no other purchase payments will be accepted. Following benefit acceleration, the annual cost ceases and the death benefit is equal to the contract value.</p>
<b>Spousal Continuation</b>	Not available. The Premier Protector Death Benefit value is available upon the earlier of first death or the election of benefit acceleration.
<b>Benefit Termination</b>	<ul style="list-style-type: none"><li>• Change of ownership, surrender or full annuitization</li><li>• Contract value reaches zero</li><li>• Upon death, as described above</li><li>• This optional benefit may not be cancelled</li></ul>

1. Premier Protector is not available in all states and features vary by state. No one-year Waiting Period in CT. In FL, no one-year Waiting Period and no Elimination Period for terminal illness. In KS, terminal illness is life expectancy of 24 months or less. In NJ, maximum 4% Increase Value is 200% of Purchase Payments adjusted dollar-for-dollar by withdrawals. In OR, severe cognitive impairment is called cognitive impairment. In TX, one-year Waiting Period and Elimination Period only apply for Chronic Illness. In certain states, this optional benefit is called the Premier Protector Death Benefit with Enhanced Surrender Value.

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 Premier Protector Death Benefit is not long-term care or nursing home insurance. Individuals may not elect this benefit if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADLs. Please review the prospectus for additional information on the ADLs.

We reserve the right to limit the death benefit to the contract value in lieu of any other death benefit value payable if we receive proof of death more than one year after the date of death.

For Indexed Accounts, the Cap(s), Participation Rate(s), and/or Fixed Interest Rate for the initial Crediting Period are shown in the contract at issue. For each subsequent Crediting Period, rates will be declared at the beginning of the Crediting Period and will be guaranteed for the duration of the applicable period. Rates are subject to the maximums and/or minimums as stated in the contract.

S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC. S&P® and S&P 500® are registered trademarks of S&P and have been licensed for use by S&P Dow Jones Indices LLC and Minnesota Life Insurance Company ("Minnesota Life"). The S&P 500® index is a product of S&P Dow Jones Indices LLC and has been licensed for use by Minnesota Life. Minnesota Life Annuities are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of investing in such product(s). Index performance, if shown, does not include dividends.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Minnesota Life Insurance Company ("Minnesota Life") Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Minnesota Life Annuities. The Barclays All Caps Trailblazer 5 Index is a trademark owned by Barclays Bank PLC and licensed for use by Minnesota Life as the Issuer of Minnesota Life Annuities. While Minnesota Life may for itself execute transaction(s) with Barclays in or relating to the Barclays All Caps Trailblazer 5 Index in connection with Minnesota Life Annuities, contract owners acquire Minnesota Life Annuities from Minnesota Life and contract owners neither acquire any interest in Barclays All Caps Trailblazer 5 Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Minnesota Life Annuities. The Minnesota Life Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Minnesota Life Annuities or use of the Barclays All Caps Trailblazer 5 Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Barclays All Caps Trailblazer 5 Index or any data included therein.

The SG Climate Prepared Index (the "Index") is the exclusive property of Société Générale and its affiliates (collectively, "SG"). Société Générale has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P") to maintain and calculate the Index. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Société Générale Indices", "SGI", and "SG Climate Prepared Index" (collectively, the "SG Marks") are trademarks or service marks of SG or have been licensed for use from Entelligent Inc. ("Entelligent") and/or other third parties. SG has licensed use of the SG Marks to Minnesota Life Insurance Company ("Licensee") and sub-licensed the use of certain Entelligent marks and/or other third-party marks (the "Third-Party Marks") for use in this Variable Annuity offered by the Licensee (the "Product"). Société Générale's sole contractual relationship with Licensee is to license the Index and the SG Marks and sub-license the Third-Party Marks to Licensee.

None of Société Générale, S&P, or other third party licensor (collectively, the "Index Parties") to Société Générale is acting, or has been authorized to act, as an agent of Licensee or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to Licensee, and no Index Party makes any representation whatsoever as to the advisability of purchasing, selling or holding any product linked to the Index, including the Products. The Index Parties expressly disclaim any liability with respect to the Products in which an interest crediting option is based on the Index and the quality, accuracy, timeliness and/or completeness of the Index or any data included therein

(including any illustrations or demonstrations of returns included herein), and is not liable for any loss relating to the Products, whether arising directly or indirectly from the use of the Index, its methodology, any SG Mark, or otherwise. Obligations to make payments under the Products are solely the obligation of Licensee. The selection of the Index as a crediting option under a Product does not obligate Licensee or Société Générale to invest annuity payments in the components of the Index.

In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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. Securities offered through Securian Financial Services, Inc., member FINRA/SIPC, 400 Robert Street North, St. Paul, MN 55101-2098, 1-800-820-4205.

Policy form numbers: 16-70307, 19-70508, ICC19-70508, 19-70510, ICC19-70510, 20-70632, ICC20-70632, 20-70633, ICC20-70633, 20-70634, ICC20-70634, 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.



INSURANCE  
INVESTMENTS  
RETIREMENT

[securian.com](http://securian.com)

400 Robert Street North, St. Paul, MN 55101-2098  
©2020, 2022 Securian Financial Group, Inc. All rights reserved.

F95317-3 Rev 11-2022 DOFU 11-2022  
(No ELR)

Advertising form number:  
2382979