



MyPath Journey

Give your clients a step up on retirement

Looking for guaranteed income solutions in our ever-changing market? Securian Financial has an offering to help you succeed: MyPath Journey. This optional lifetime income benefit can ensure your clients have the guaranteed retirement income that can last a lifetime.

MyPath Journey is for clients who:

- Are further out from retirement, perhaps a decade or so
- Are looking to take steps now to secure their guaranteed income in retirement
- Have time to benefit from the boost that the accelerated Enhancement (roll-up) provides

Additional benefits of MyPath Journey:

- Enhancement Rate (roll-up) accelerates from 5% to 10% to 15% over 12-year period of no withdrawals
- Competitive withdrawal rates ranging from 3.75% - 5.90%
- No reduction of benefit if contract value goes to zero (assuming no excess withdrawals)
- More income option selections: Single, Joint and a Joint 50 option. Options that work for your client's unique situations

Help your clients go into retirement with confidence. MyPath Journey is available for an additional cost on MultiOption® variable annuities.



**Contact the
Annuity Sales Desk**

to run a Journey
illustration today:
1-866-335-7355

Highlights of MyPath Journey Lifetime Income Benefit – Single, Joint and Joint 50

For more details, please refer to the product prospectus, MyPath Brochure and rate sheet.

Benefit Description	Guarantees lifetime income via withdrawals beginning at the Benefit Date				
Annual Cost¹	1.50% (2.25% Max) on the greater of Benefit Base or contract value				
Availability	Ages 45-80. May not be cancelled. Limited availability with other optional benefits. Availability subject to change.	Approved Asset Allocation Plan required	Single life not offered on jointly owned contracts. Joint life available only to spouses, benefits based on age of youngest. Joint life not available on non-natural owners.		
Benefit Date	Later of contract anniversary following 59th birthday or contract issue.				
Benefit Base	Used in determining Guaranteed Annual Income (GAI). Begins equal to initial purchase payment. Increased by additional purchase payments until later of 1st contract anniversary or 1st withdrawal. After 1st year, cumulative purchase payments in excess of \$25,000 require prior consent. Decreased by excess withdrawals.				
Benefit Base Reset	Annual Reset (when contract value is higher than current Benefit Base following any Enhancement). Benefit charge may increase at Reset.				
Benefit Base Enhancement¹	Enhancement Rate	Contract Anniversary	During Enhancement Period, increases Benefit Base at anniversary in years of no withdrawal activity. Calculated by multiplying Enhancement Rate (%) by Enhancement Base. If Reset results in larger increase than Enhancement, Benefit Base increased by Reset, not both.		
	5%	1-4			
	10%	5-8			
	15%	9-12			
Enhancement Period	12 years following contract issue				
Enhancement Base	Used in determining Benefit Base Enhancement. Begins equal to initial purchase payment. Increased by additional purchase payments until later of 1st contract anniversary or 1st withdrawal. After first year, cumulative purchase payments in excess of \$25,000 require prior consent. Decreased by excess withdrawals.				
Guaranteed Annual Income (GAI)	Guaranteed Annual Income (GAI) available beginning on the Benefit Date. Equal to Benefit Base multiplied by Annual Income Percentage (set at time of first withdrawal). GAI increased upon Benefit Base increases (due to Reset, Enhancement or eligible purchase payments, where applicable). Decreased only by excess withdrawals (if Joint 50, also reduced in the case of Continuation).				
Annual Income (% set at 1st withdrawal)	Ages	60-64	65-74	75-79	80+
	Single	4.35%	5.35%	5.50%	5.65%
	Joint	3.75%	4.75%	5.00%	5.15%
	Joint 50	4.50%	5.50%	5.75%	5.90%
Joint 50 Continuation	50%. Continuation factor applied to GAI in event of death or divorce of Designated Life.				
Impact of Withdrawals	After the Benefit Date, withdrawals for the contract year less than or equal to GAI or required minimum distribution (RMD) do not reduce GAI, Benefit Base or Enhancement Base. Excess withdrawal amounts (amounts for contract year exceeding greater of GAI or RMD; or, any withdrawal prior to Benefit Date) reduce Benefit Base and Enhancement Base proportionately based on ratio of excess amount to contract value. GAI is then recalculated. All withdrawals reduce contract value.				
Automatic Payout Phase	If contract value reaches zero, other than by excess withdrawal, GAI payable until death (if Joint, death of both Designated Lives). If Joint 50, GAI reduced by 50% upon first death. All other contract features, benefits and guarantees terminate.				

1. As of February 13, 2023. Please refer to the current Rate Sheet Prospectus Supplement for current rates.

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 nonqualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charge, investment management fees and rider fees. Variable sub accounts of annuities are subject to market fluctuation, investment risk and loss of principal.

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

If a client's annuity includes Credit Enhancements, the Credit Enhancement is treated as earnings for the purposes of calculating benefits with the contract such as the Guaranteed Minimum Death Benefit or any optional living or death benefit. All death benefits payable will be reduced by any Credit Enhancement applied within 12 months of death. 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.

MyPath optional lifetime income benefits establish a Benefit Base for calculating guaranteed annual income. The Benefit Base provides no minimum contract value or investment return and is not available for withdrawal. Withdrawals exceeding allowed guidelines, or taken before the Benefit Date, may have a negative impact on the guarantees of these optional living benefits. All withdrawals reduce the Contract Value. These benefits cannot be cancelled and require use of an approved asset allocation strategy. The guarantees are subject to the financial strength and claims-paying ability of Minnesota Life. The guarantees have no bearing on performance of the variable investment options. These benefits are available on a single or joint life basis for an additional cost with a variable annuity and are based on state approval. Certain MyPath benefits may be selected on a Plus or Joint 50 basis. These options may provide a greater initial stream of annual income with a reduction in annual income upon occurrence of specified events.

MultiOption annuities and MyPath optional lifetime income benefits may not be approved in all states and product features may vary by state. 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.

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F94633-8 Rev 3-2024 DOFU 2-2023
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