

**QUICK FACTS**

# SecureOption Focus

Purchase payments									
Minimum initial	\$10,000								
Minimum additional	\$1,000. Additional purchase payments allowed during first 6 months								
Maximum	\$2 million								
Issue requirements									
Maximum issue age	88 for either owner and/or annuitant.								
Maximum annuitization age	95								
Markets	• Nonqualified • Traditional IRA • Roth IRA								
Guarantee Periods									
Choose from one of the following initial Guarantee Periods	• 1 year • 3 year • 5 year • 7 year Following the initial Guarantee Period, your interest rate will thereafter be guaranteed for one-year periods.								
Interest rates									
Initial guarantee	The interest rate on your initial purchase payment applies until the end of the initial Guarantee Period. Any additional purchase payments will be credited the current interest rate in effect when received and will be guaranteed for the remainder of the initial Guarantee Period.								
Renewal guarantee	At the end of the initial Guarantee Period, and each contract anniversary thereafter, a renewal rate will be declared and guaranteed for one contract year.								
	Initial Guarantee Period	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
	1 year	Initial rate*	Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate
	3 year	Initial rate			Renewal rate	Renewal rate	Renewal rate	Renewal rate	Renewal rate
	5 year	Initial rate					Renewal rate	Renewal rate	Renewal rate
	7 year	Initial rate							Renewal rate
* Interest Rate Enhancement: When market conditions permit, the initial interest rate on the 1 Year Guarantee Period may include an Interest Rate Enhancement.									
Breakpoints	• Larger purchase payments may be eligible for a higher interest rate (based on current interest rate environment): • < \$35,000 • \$35,000 - \$99,999 • \$100,000 and more								
Minimum guarantee	Guaranteed to never be lower than 1%. Your minimum guaranteed interest rate is set when you purchase your annuity and remains in effect for the life of your contract. This rate can be found on page one of your contract.								

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>Withdrawals</b>																			
<b>Minimum</b>	\$250. Withdrawals available at any time.																		
<b>Systematic withdrawal</b>	You may systematically withdraw money from your contract on the 1st - 25th of the month on a monthly, quarterly, semi-annual or annual basis. The options available include: <ul style="list-style-type: none"> <li>• Interest only</li> <li>• IRS Required Minimum Distribution</li> <li>• Specific dollar amount</li> </ul>																		
<b>Deferred sales charge</b>	The deferred sales charge begins at 7% and decreases over the 1st 7 years of the contract. There is no charge after 7 years.																		
<b>Deferred sales charge on withdrawal</b>	<table border="1"> <thead> <tr> <th>Beginning of contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Charge</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table>	Beginning of contract year	1	2	3	4	5	6	7	8+	Charge	7%	7%	7%	6%	5%	4%	3%	0%
Beginning of contract year	1	2	3	4	5	6	7	8+											
Charge	7%	7%	7%	6%	5%	4%	3%	0%											
<b>Annual withdrawals free of deferred sales charge</b>	<ul style="list-style-type: none"> <li>• 10% or less of the prior contract anniversary value. In the 1st contract year, 10% of your purchase payments. This amount, also called the 'free withdrawal amount', is not available upon contract surrender (except in CA).</li> <li>• Any excess needed to satisfy IRS Required Minimum Distributions from this contract for that year.</li> <li>• Amounts requested after the 1st contract anniversary qualifying under the following waivers (not available in CA) <ul style="list-style-type: none"> <li>- Health Care Facility Waiver requires a minimum 90-day confinement and the request must be made while confined or within 90 days following discharge, or</li> <li>- Terminal Condition/Illness Waiver (life expectancy of 12 months or fewer)</li> </ul> </li> <li>• Amounts annuitized under an annuity income option.</li> <li>• Amounts payable as a death benefit.</li> </ul>																		
<b>Return of purchase payment guarantee</b>	The surrender value is guaranteed to be at least equal to your total purchase payments, less prior withdrawals. Withdrawals prior to age 59½ may incur a 10% IRS tax penalty in addition to income tax.																		
<b>Income options</b>																			
<b>Annuity income options</b>	<p>After the 1st contract anniversary, the value of your contract can be turned into an annuity income stream. You can select from annuity income payments which are guaranteed for the period you choose, including options that provide guaranteed income for life. The initial payment amount is determined when you set the schedule.</p> <p>Options include (additional options may be available at time of annuitization):</p> <ul style="list-style-type: none"> <li>• Single Life</li> <li>• Single Life with Period Certain</li> <li>• Joint and Last Survivor</li> <li>• Period Certain of 10-20 years</li> </ul>																		
<b>Beneficiary protection</b>																			
<b>Death benefit</b>	Contract 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. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charges) for early withdrawals.

Some products may not be available in all states and features may vary by state. Not all products and features are available from all firms. Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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: 11-70209, ICC11-70209, ICC11-70216

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INSURANCE  
INVESTMENTS  
RETIREMENT

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