

Retirement ahead

# Stay on pace, finish strong



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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## SureTrack Plus 90 at a glance

- Age 80 or younger
- Annual cost: 1.30% of Accumulation Base
- Guaranteed return of purchase payments at end of 10-year Benefit Period
- Protection of potential investment growth achieved with:
  - Plus 90 Opportunity: potential annual increase of Accumulation Base to 90% of contract value
  - An elected Optional Reset: locks in 100% of contract value and restarts the Benefit Period

- Asset allocation options

See page 11 for details.

# It's your retirement, stay on track

Reaching your retirement savings goals can seem like a long, strenuous race. Fixed-return products may provide you with more confidence, but without growth, your finish line could be further away. Staying invested in the market can help you set a faster pace – but what happens when market performance slips? Fortunately, going the distance doesn't have to mean choosing between guarantees or growth potential.

SureTrack Plus 90, a guaranteed minimum accumulation benefit (GMAB), provides the potential to grow retirement assets without risking your initial investment. When combined with a MultiOption® Guide B variable annuity for an additional cost, you can grow, protect and sustain your retirement assets.

**Learn more about how SureTrack Plus 90 can help you stay on pace and finish strong.**



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**Grow** your retirement assets during periods of strong markets.



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**Protect** your retirement savings from market declines.



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**Sustain** your retirement assets now to create lifelong income later.

## Variable annuities and SureTrack Plus 90

A variable annuity is a long-term investment product designed to help you save and grow assets for retirement. Once you retire, it can provide a source of lifetime income. Along with the guaranteed principal protection provided by the SureTrack Plus 90 optional GMAB, variable annuities also offer:

- Tax-deferred earnings, allowing you to grow your retirement assets faster, since you don't pay taxes on earnings until withdrawn.
- Investment choice, so you can develop a customized investment strategy to match your goals and risk comfort level while working within the asset allocation options provided for optional living benefits.\*
- Death benefit protection and guarantees, to provide for the people you care about once you're gone.
- Lifetime income, with a variety of ways to receive your income in retirement, including "annuitizing" your contract to receive a permanent stream of income payments. That's a unique benefit only annuities provide. At retirement, you can select from a range of guaranteed income options to meet your needs, although the terms of the annuity income can't be altered once it goes into effect.

SureTrack Plus 90 is available for an additional cost with a variable annuity to protect your retirement assets. Combined, these benefits help keep you on track while you pursue the retirement you've envisioned.

\*Investment requirements apply. Your annuity assets must remain in one of the approved asset allocation options. Customers should consider all of their assets, income and investments when considering an asset allocation model or strategy.



**Learn more** about how staying invested with SureTrack Plus 90 can help set you on the right track when preparing for retirement.

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## What else should I know?

You have the opportunity to select a variable annuity with the combination of features and benefits that fit your needs and goals. The cost of the variable annuity will vary based on your selections. Annual costs include mortality and expense fees, administrative and investment management fees and any cost for optional benefits when applicable. Deferred sales charges may apply on early withdrawals or surrender.

Variable annuities are subject to market fluctuation, investment risk and loss of principal. Investment performance of the variable investment options is not guaranteed and you can lose money investing in a variable annuity. SureTrack Plus 90 does not assure growth of the annuity contract's value.

Earnings from variable annuities 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. 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 avoiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

Guarantees under the contract and optional benefits are subject to the financial strength and claims-paying ability of Minnesota Life.

# Upside potential, downside protection

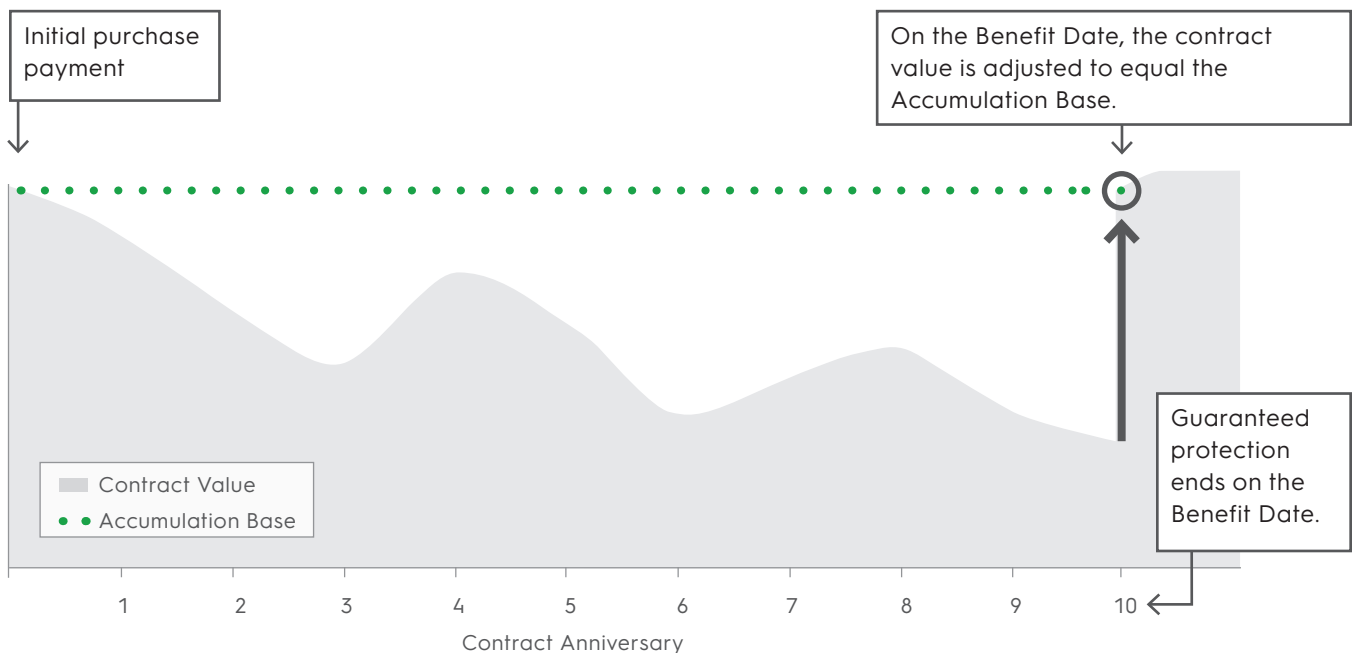
Finding the right balance between protecting and growing your retirement assets can be a challenge. When you add SureTrack Plus 90 to your variable annuity, you can stay invested, knowing that you have the potential to grow your retirement assets without risking your initial investment.

## Here's how it works.

Your purchase payments establish an Accumulation Base, the amount used in determining the contract value available on the Benefit Date<sup>1</sup>. On that date, you're guaranteed a contract value of at least your total purchase payments, adjusted pro-rata for withdrawals.

The example below illustrates how SureTrack Plus 90 protects your purchase payments in a down market. You can see that when the contract value is less than the Accumulation Base on the Benefit Date, we make up the difference. With this guarantee, your purchase payments are protected – no matter what the market does.

## GUARANTEED RETURN OF PURCHASE PAYMENTS



This hypothetical example assumes no withdrawals are taken. It is for illustrative purposes only and is not intended to predict or project investment results. On the Benefit Date, if the Accumulation Base is less than the contract value, the benefit terminates with no adjustment to contract value. Once the benefit ends, assets are no longer protected against market volatility.

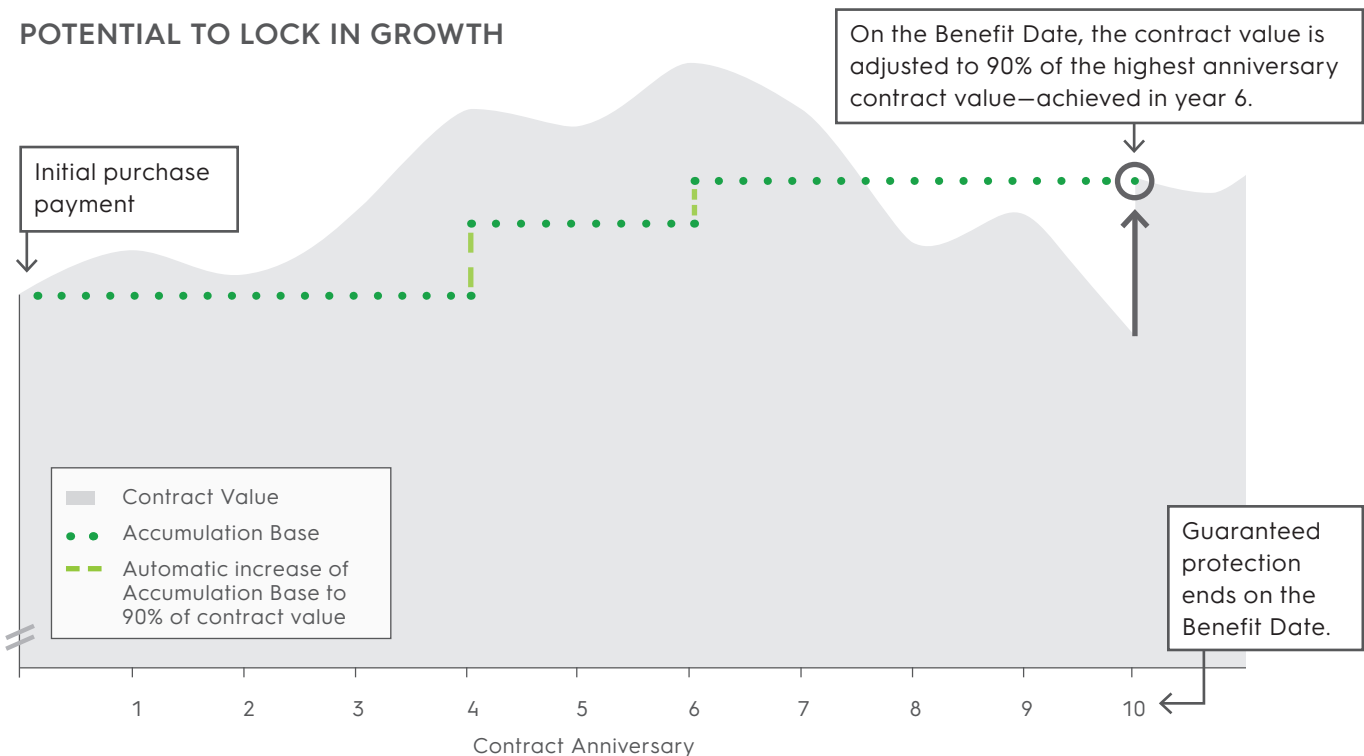
1. Benefit Date is 10 years following the later of benefit issue or last Optional Reset. Purchase payments are accepted 12 months after benefit issue and 12 months following an Optional Reset, if applicable. The Accumulation Base is separate from contract value, not available for withdrawal or payable at death. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value.

# Plus 90 Opportunity

It's reassuring to know your purchase payments are protected, but it's even better knowing that there's a built-in opportunity to grow—and that amount can also be protected. On the Benefit Date, you are guaranteed a contract value that equals your total purchase payments or 90% of the highest anniversary contract value, whichever is greater (adjusted for withdrawals).

The following example shows how SureTrack Plus 90 can automatically protect a portion of your investment growth during periods of strong market performance. In years four and six, the Accumulation Base is automatically increased to 90% of the contract value. The highest value, achieved in year six, is locked in and becomes the new amount available on the Benefit Date.

## POTENTIAL TO LOCK IN GROWTH



This hypothetical example assumes no withdrawals are taken. It is for illustrative purposes only and is not intended to predict or project investment results. 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.

**SureTrack Plus 90** is designed to protect both your initial investment and the automatically locked in amount, where applicable. Remember, on the Benefit Date, you're guaranteed a return of purchase payments or 90% of the highest value achieved on any contract anniversary (adjusted for withdrawals)—whichever amount is greater!

Any withdrawal, including a required minimum distribution (RMD), will reduce the Accumulation Base. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value or investment return and is not available for withdrawal or payable at death.

# An option to protect even more

During periods of strong market performance, SureTrack Plus 90 provides an additional opportunity to protect even more investment growth. On any contract anniversary where the contract value exceeds the Accumulation Base, an Optional Reset can be elected and will:

- Reset the Accumulation Base to 100% of the contract value on any anniversary prior to the Benefit Date through age 80 (based on age of oldest individual, if joint).
- Restart a new 10-year benefit period.
- Allow for additional purchase payments to be made for the next 12 months.

Electing an Optional Reset may be a good option for those who have several years to save for retirement.

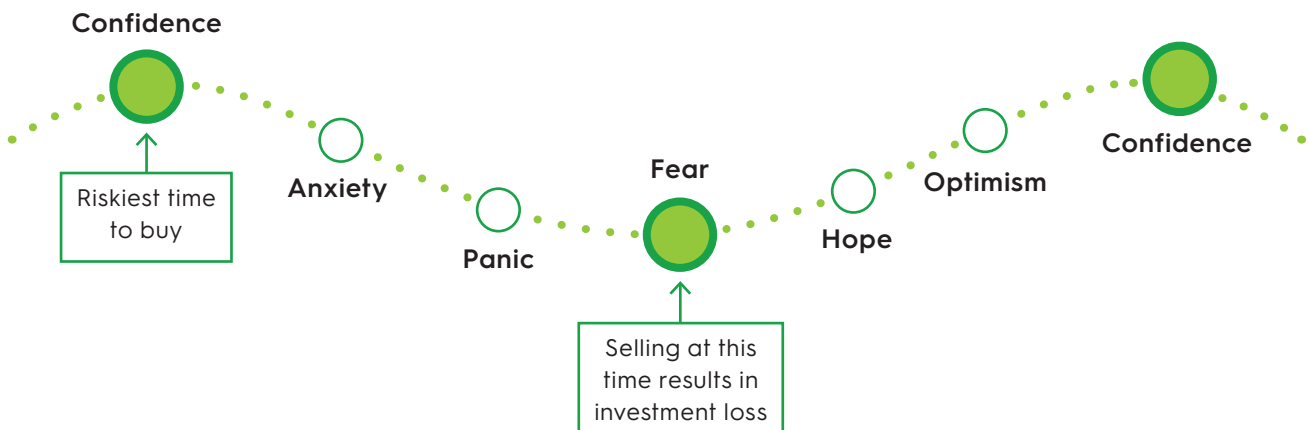
The annual cost of SureTrack Plus 90 may increase upon Optional Reset but will not exceed the maximum shown on page 11.

## Why all of this protection is important

When people invest more conservatively, or react emotionally to a downturn by exiting the market, it can prevent them from reaching their long-term accumulation goals. SureTrack Plus 90 protects your purchase payments AND provides growth opportunities. That means, unlike some investors, you have the assurance you may need to stay invested through market downturns.

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**Emotional cycles of the market** As the market rises and falls, investors can get caught up in emotion and buy and sell at the wrong time. Investing for the long-term can help avoid the consequences of trying to time the market.



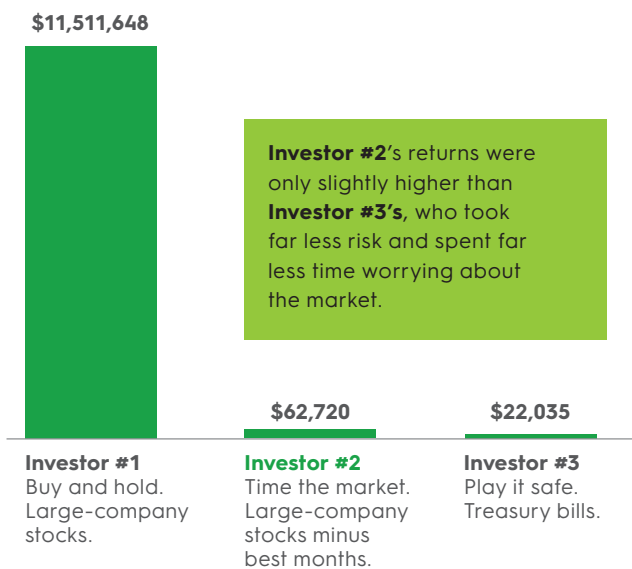


## The cost of timing the market

The following example further illustrates the significant impact taking your money out of the market at the wrong time can have on your investments. Markets often rise in brief, unanticipated bursts. Over time, missing out on some of the best market days can have a significant impact on an investment's value. Avoiding this kind of emotional investing behavior can help you achieve your retirement savings goals.

The chart shows that an investor who was out of the market just 3.44% of the time – a total of 40 months – would have missed out on almost all of the performance advantage stocks offered. By moving money in and out of the market when he felt things weren't going well, he was on the sideline during the market's top performing months.

### VALUE OF \$1,000 INVESTED FROM 1926-2022



**It's not timing the market that works for investors.** It's time in the market that makes a difference. SureTrack Plus 90 provides the assurance you may need to stay invested.

This is a hypothetical example for illustrative purposes only and is not representative of any particular investment. Figures assume the reinvestment of income and do not include transaction costs, taxes or expenses. The chart represents past performance of the Standard and Poor's 500®, an unmanaged broad equity index. You cannot invest directly in an index. Treasury bills returns are calculated using U.S. 30-day Treasury Bill. Treasury bill interest and principal are guaranteed by the U.S. Government. Large Company Stocks do not carry any guarantees and are generally riskier. Investments in Large Company Stocks will fluctuate and when redeemed may be worth more or less than originally contributed. Past performance is not indicative of future results.

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# Investments to suit your needs

By investing in a variable annuity, you've chosen to put the influence of the markets behind your retirement assets. SureTrack Plus 90 offers a range of investment options within approved asset allocation strategies to help you strike the right balance between risk and return. Whether your investing style is more conservative or you consider yourself investment savvy, SureTrack Plus 90 provides options to fit your comfort level. Work with your financial professional to find the investment strategy that works best for you.

SureTrack Plus 90 offers the flexibility to choose between three asset allocation strategies.

1

## Managed Volatility Portfolios

Managed Volatility Portfolios, or MVPs, are dynamic investment portfolios that seek to reduce volatility and provide more consistent returns over time.

2

## CustomChoice

CustomChoice offers you a custom approach to choose your own investments within a diversified portfolio, giving you flexibility and control over the investments you select. When selecting CustomChoice, you must allocate all of your purchase payments using this method.

3

## SimpleChoice

SimpleChoice is an investment option that simplifies the selection process by providing convenient, static, pre-built asset allocation portfolios that fit your risk profile.

Keep in mind, diversification and an asset allocation strategy don't guarantee against loss—they are methods used to manage risk. Although Managed Volatility Portfolios seek to minimize the impact of market downturns, their hedging strategies may limit some upside potential. As with any variable investment, investing in the Managed Volatility Portfolios involves investment risk, including the loss of principal.

In providing the CustomChoice and SimpleChoice allocation options, Securian Financial and Minnesota Life are not providing investment advice or managing the allocations under your contract. These are not investment advisory accounts. Please see the prospectus for additional information about these options.

# Stay on pace, finish strong

Talk to your financial professional about how SureTrack Plus 90 can help you stay on pace and finish strong with your retirement savings goals.



## **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. Like you, we 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.

## Highlights of SureTrack Plus 90, a guaranteed minimum accumulation benefit (GMAB)

For more details, please refer to the product prospectus.

<b>Benefit Description</b>	Provides a guaranteed minimum contract value available on the Benefit Date
<b>Annual Cost<sup>2</sup></b>	1.30% (2.00% max) of Accumulation Base (deducted quarterly).
<b>Availability</b>	<ul style="list-style-type: none"> <li>• Age 80 or younger at contract issue</li> <li>• MultiOption Guide B contracts at issue (excluding beneficial or decedent IRA accounts)</li> <li>• Not available with other optional living or death benefits</li> <li>• May not be available in all states. Availability subject to change.</li> </ul>
<b>Asset Allocation Plan Required</b>	<ul style="list-style-type: none"> <li>• Select Managed Volatility Portfolios</li> <li>• CustomChoice</li> <li>• SimpleChoice</li> </ul>
<b>Benefit Period</b>	10 years
<b>Benefit Date</b>	Date on which minimum contract value is available (see Accumulation Base section for details). 10 years following the later of benefit issue or last Optional Reset.
<b>Accumulation Base</b>	<p>Amount used in determining the minimum contract value available on Benefit Date. Begins equal to initial purchase payment. Annually on each contract anniversary, automatically increased to 90% of the contract value if greater than current Accumulation Base.</p> <p>On the Benefit Date, if Accumulation Base is greater than contract value, contract value will be increased by an amount equal to the difference between the Accumulation Base and contract value, and the benefit terminates.</p> <p>Increased by additional purchase payments and decreased pro-rata by withdrawals. Accumulation Base is separate from contract value, not available for withdrawal or payable at death.</p>
<b>Optional Reset</b>	May elect an Optional Reset of the Accumulation Base to 100% of contract value on any contract anniversary prior to Benefit Date through age 80 (based on age of oldest individual, if joint). Upon reset, new 10-year Benefit Period begins. Benefit charge may increase at time of Optional Reset (subject to 2.00% maximum). <sup>2</sup>
<b>Purchase Payment Period</b>	While benefit is in effect, additional purchase payments accepted only within the 12-month period following benefit issue and Optional Reset, if applicable.
<b>Impact of Withdrawals</b>	Any withdrawal, including required minimum distributions, will adjust the Accumulation Base proportionately.
<b>Spousal Continuation</b>	Upon first death, if surviving spouse continues the contract, benefit automatically continues until terminated.
<b>Benefit Termination</b>	<ul style="list-style-type: none"> <li>• Automatically terminates at the Benefit Date.</li> <li>• May be cancelled on any contract anniversary through the Benefit Date. Request to cancel must be received within 30 days prior to contract anniversary.</li> <li>• Change of ownership, death, contract surrender or full annuitization terminates the benefit.</li> <li>• Contract value reaches zero: <ul style="list-style-type: none"> <li>- If both contract value and Accumulation Base reach zero, benefit and contract terminate.</li> <li>- If contract value reaches zero while Accumulation Base is positive, benefit remains in effect until Benefit Date. At that time, contract value increased to Accumulation Base value and benefit terminates.</li> </ul> </li> </ul>

2. As of March 1, 2023. Subject to change. Please refer to the current prospectus for current charge.

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 selling broker dealers. The SureTrack Plus 90 optional benefit establishes an Accumulation Base for calculating a minimum value available on the Benefit Date. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value or investment return and is not available for withdrawal or payable at death. If on the Benefit Date the Accumulation Base is less than the contract value, the benefit terminates with no adjustment to contract value. The benefit requires use of an approved asset allocation strategy. Acceptance of future purchase payments is limited while this optional benefit is in effect. The guarantees are subject to the financial strength and claims-paying ability of Minnesota Life. The guarantees have no bearing on the performance of the variable investment options.

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 (surrender 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.

The SureTrack Plus 90 optional benefit establishes an Accumulation Base for calculating a minimum value available on the Benefit Date. Other than on the Benefit Date, the Accumulation Base provides no minimum contract value or investment return and is not available for withdrawal or payable at death. If on the Benefit Date the Accumulation Base is less than the contract value, the benefit terminates with no adjustment to contract value. The benefit requires use of an approved asset allocation strategy. Acceptance of future purchase payments is limited while this optional benefit is in effect. The guarantees are subject to the financial strength and claims-paying ability of Minnesota Life. The guarantees have no bearing on the performance of the variable investment options.

This information should not be considered tax advice. You should consult your tax advisor regarding your tax 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.

**This must be preceded or accompanied by a current MultiOption 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.**

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: 12-70232, ICC12-70232, 15-70285, ICC15-70285.

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.



PREPARE  
PROTECT  
SECURE

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