

**HINDSIGHT INDEX**

# Greater consistency and diversification

In an accumulation indexed universal life (IUL) product, diversification can help optimize performance. Securian Financial's Hindsight Indexed Account helps provide consistency and diversification with the added benefit of overweighting.

The Hindsight Index from GinsGlobal Index Funds, available on Eclipse Accumulator II IUL, combines three indices and credits based on weighted performance of each.

**Hindsight Indexed Account**

S&P 500® Composite Stock Index	500 largest U.S. publicly traded companies
Nasdaq-100 Index®	100 largest most actively traded U.S. non-financial companies listed on Nasdaq stock exchange
Russell 2000® Stock Index	2,000 of the smallest companies included in the Russell 3000® Index.




**How it works**

The Hindsight Indexed Account works similarly to a blended account. Each policy year, we calculate the growth of the three indices. The top performer is weighted at 60 percent, second best gets 40 percent and the worst gets zero. Then we apply the cap and the floor.

**Highlights**

- Automatic diversification in one indexed account containing three indices
- Participation in the most well-known indices
- Pre-established portfolio so you don't have to choose

**EXAMPLE: 1-YEAR, 9.5% ANNUAL CAP:**

 1-year return	 Weight ranking 60/40/0	 Apply cap
S&P 500: 17.2%	(17.2% X 60%)	Total return (before cap) = 12.9%
Russell 2000: 6.4%	+ (6.4% X 40%)	<b>Total return (after cap) = 9.5%</b>
Nasdaq-100: -3.5%	+ (-3.5% X 0%) = <b>12.9%</b>	

## What are the advantages of diversification and overweighting?

Optimizing performance involves selecting the top-performing index. Historically, there has been no single, consistent winner. With overweighting, the best-performing index receives the majority of the credit, regardless of which one ranks first.

Additional crediting options are available.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the indexed crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit.

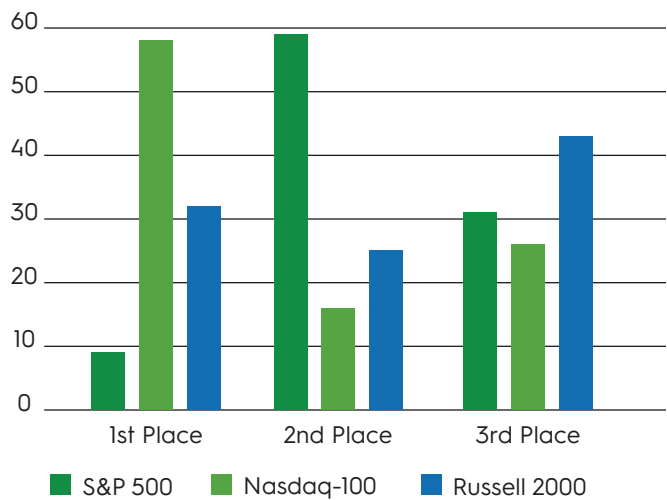
Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and this policy may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

Each index within a hindsight account is weighted based on performance (60 percent of the highest performing index; 40 percent from the second highest; and 0 percent from the third). The weight is used when calculating the return of the index and amount credited to the policy, and is subject to a cap.

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Russell Investment group. Russell 2000® is an equity index that measures the performance of the 2,000 smallest companies in the

## ANNUAL FINISHING POSITIONS OF 3 U.S. INDICES (January 1990 - July 2024)



Source: GinsGlobal, Inc.

Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index. Russell 2000® is a registered service mark of Frank Russell Company. The Indexed Universal Life Series ("the Policies") are not sponsored, endorsed, sold or promoted by Russell Investment Group and the Russell Investment Group makes no representation regarding the advisability of the Policies or use of the Russell 2000® Index or any data included therein. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.

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