

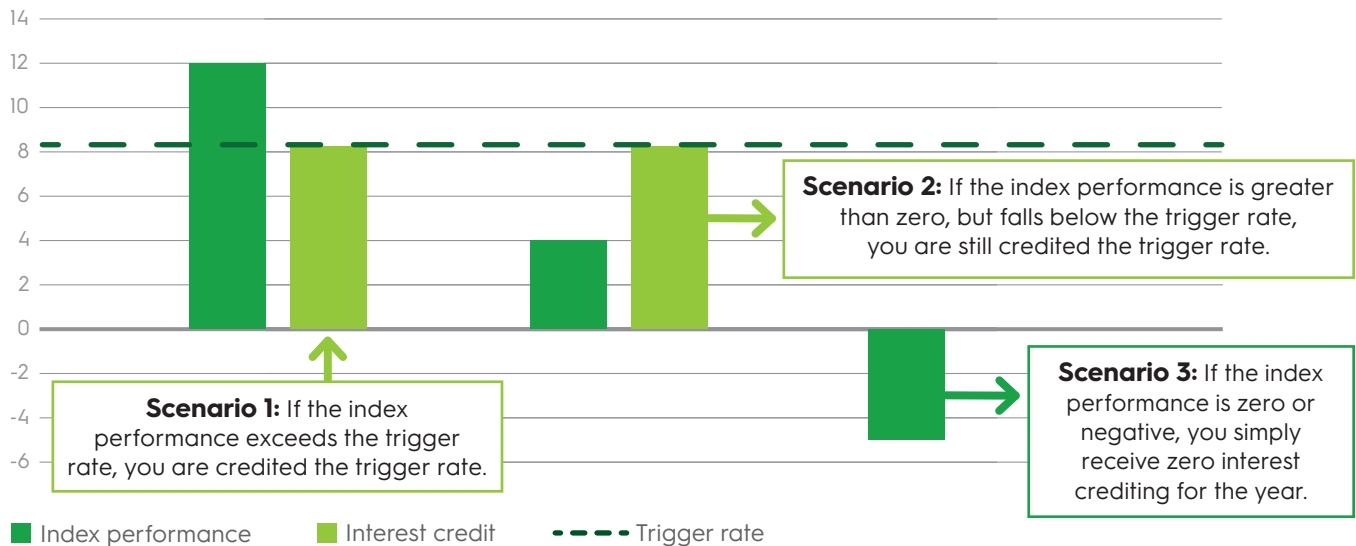
PERFORMANCE TRIGGER INDEXED ACCOUNT

Eclipse Accumulator II IUL

Securian Financial’s Performance Trigger Indexed Account is a one-year point-to-point crediting strategy that offers no threat of market-based losses due to negative performance. Your account simply tracks the performance of the index tied to the S&P 500®.

If the index experienced growth during its last crediting cycle, you’ll be credited interest at the declared trigger rate for the year, regardless of the growth of the index. If the index performance is zero or negative, you will receive no index credits.

Let’s see how this works: EXAMPLE – TRIGGER RATE 8.25%:



This is a hypothetical example for illustrative purposes only. Your particular circumstances may be different than those shown. You should ask your financial professional to run a personalized illustration for you.

In years of lower performance, a trigger rate may capture greater overall index credits compared to other strategies. However, there are some considerations:

- Any positive growth above the trigger rate will not be captured.
- In years of zero or negative growth, no interest will be credited.
- When compared to other strategies, a trigger rate will have lower interest credits in years of higher index performance and higher interest credits in years of lower performance.
- The trigger rate is subject to change and is set at each segment on the segment date.



Is a Performance Trigger Indexed Account right for you?

Contact your financial professional for more information on the Performance Trigger Indexed Account and other indexed account options available on our IUL products.

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.

Guarantees are based on the claims-paying ability of the issuing insurance company.

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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.

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Policy form numbers: ICC19-20204, 19-20204 and any state variations.

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



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