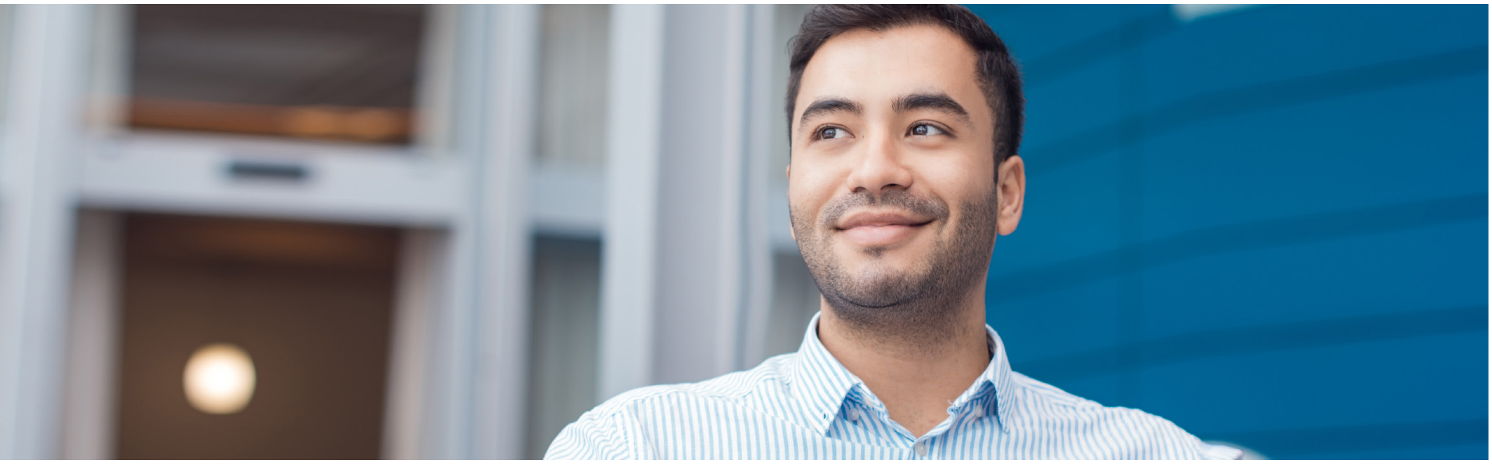
Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company



# Because your contribution is important

## Congratulations! Your employer is rewarding you for your contributions with a supplemental employee retirement plan.

Your employer understands the dedication you bring to work every day. In recognition of your efforts, the company is offering a SERP, which is a nonqualified deferred compensation plan. This enables your company to make additional contributions to your retirement. SERP is only available to highly compensated and management-level employees.

### How can a SERP provide greater retirement income potential?

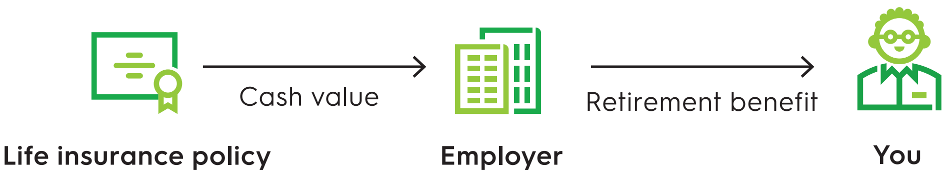
**While working: your commitment to the company**

You and your employer enter into an agreement, specifying:

- The retirement benefit you will receive
- An employment commitment
- A vesting schedule

**After retirement: increased retirement income**

Once the employment agreement is satisfied, the company pays the retirement benefit to you. This payment is considered income and should be included in your income taxes.




After giving you notice and with your consent,[1] the company may use permanent, cash value life insurance to fund this future benefit.

By insuring your life with such a policy, the company can:

- Accumulate cash value within the policy on an income tax-deferred basis
- Pay your promised benefits on a tax-advantaged basis using the policy's cash value.
- Provide a survivor benefit for your loved ones if you die while employed with the company
- Maintain another asset to pay retirement benefits, rather than relying on company assets or cash flow
- Receive a tax-free death benefit if the policy is held until you die

## Understanding your SERP benefit

| Benefits | Considerations |
|---|---|
| • Employer-funded<br>• Not subject to qualified plan contribution limits<br>• Protection for your family through survivor benefit<br>• Recognition for your loyalty to the business | • Future retirement benefit is considered taxable income upon receipt<br>• Company may not be around at time of bonus payout<br>• Retirement benefits are subject to company creditors<br>• If the company uses life insurance to informally fund the SERP, you will have no access to the cash value or death benefit of the policy<br>• Life insurance policies are subject to approval by the issuing company |

## 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. Those who 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.

### Learn more

Want to help ensure you have the protection you need today, with more retirement income for tomorrow? Contact your employer about how you and your family can benefit from SERP.

1. A life insurance policy informally funding a NQDC plan is subject to the notice and consent rules for Employer-Owned Life Insurance (EOLI). Failure to comply with these rules will subject any death benefit paid to the employer to income tax.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. Policy owners should consult their tax advisor when considering taking a policy loan or withdrawal.

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.

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 orrecommendations, please contact your financial professional.

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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