

Protection for today.

**Growth potential for tomorrow.**



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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## What is an annuity?

Annuities are offered by insurance companies to provide long-term financial security for retirement. With a fixed indexed annuity, your money can earn interest based on the performance of an index.

# Protection for today. Growth potential for tomorrow.

Accumulating enough assets for retirement can be challenging. Fixed return products may provide more protection, but may not keep up with inflation. Staying invested in the market can help you grow your assets at a faster pace – but what happens when the market takes a dip and performance slips? You risk not being able to meet your long-term goals.

**SecureLink Ultra 5** combines both protection and growth potential, to help you create a more confident path to your future retirement.

SecureLink Ultra 5, a fixed indexed, deferred annuity provides:

- Interest earnings that track the performance of well-known indices<sup>1</sup>, plus a fixed account option.
- Protection from negative market performance, since interest credited can never be less than zero.
- Locked-in interest earnings, with the potential for continued future growth.
- The ability to accumulate funds faster through tax-deferred compounding.
- A death benefit for your beneficiaries.
- Income guaranteed for life, an option you can choose by annuitizing your contract.
- Rate banding for larger contracts.

The SecureLink Ultra 5 annuity is available to anyone age 85 or younger. The minimum purchase payment is \$20,000, and the maximum is \$2 million.

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

1. When you accumulate funds for retirement with your SecureLink Ultra 5 annuity, you're not actually investing in the stock market and you're not participating in any stock or equity investments.

## Terms to know

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<b>Annuitization</b>	At some point in the future, your accumulated value can be turned into an income stream. When you annuitize your contract, you receive a guarantee on the schedule and duration of your income payment stream.
<b>Index</b>	A statistical composite that measures the ups and downs of the stock, bond and other markets, based on companies represented in the index. One cannot directly invest in an index.
<b>Index Credit</b>	The amount of interest credited to values in an Indexed Account at the end of a crediting period; linked to the performance of the index during the crediting period. The Index Credit may be zero but will never be less than zero.
<b>Index Cap</b>	A value used to calculate the Index Credit. It is the maximum growth or upper limit that may be credited to your annuity.
<b>Trigger Rate</b>	A value used to calculate the Index Credit. It is the rate that will be applied if the performance of the index meets the trigger condition.
<b>Market Value Adjustment (MVA)</b>	Reflects changes in market conditions that have occurred since the contract was issued. The MVA can either increase or decrease the amount withdrawn from the annuity's value.
<b>Participation Rate</b>	A value used to calculate the Index Credit. It is the percentage of the index change that may be credited to your annuity.
<b>Spread</b>	A value used to calculate the Index Credit. It is a percentage that is deducted in the calculation of the amount of index change that may be credited to your annuity. May be used in combination with other factors (e.g., participation rate).
<b>Surrender Value</b>	The amount available to you upon surrender of your contract. It is equal to the greater of the contract value adjusted for any surrender charge and/or MVA or the Guaranteed Minimum Surrender Value.
<b>Guaranteed Minimum Surrender Value</b>	This is the guaranteed minimum amount available to you upon surrender of your contract, death or annuitization. It is equal to 87.5% of your purchase payment accumulated at an interest rate of 1-3%, adjusted for amounts withdrawn. The rate will be set at contract issue and guaranteed for the life of your contract.

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# How does SecureLink Ultra 5 work?

**SecureLink Ultra 5** offers the opportunity to earn interest that's linked to the changes in performance of an index. By tracking the performance of an index in order to earn interest, you're in a position to potentially earn higher interest than you would with many fixed interest products. Remember, you are not investing in the stock market.

Your purchase payments can be placed in any combination of the indexed account options. At the end of each designated crediting period, your account may receive interest in the form of an Index Credit based on how well that account's index performed. Each year's earnings, if any, are locked in – no matter how each index performs in the future.

## **Protection when it matters**

If the indices experience negative performance, you're protected. That's because the interest you're credited will never be less than zero. Any interest earnings applied to your SecureLink Ultra 5 annuity are locked in - no matter what changes you make in the years to follow. And those earnings have the potential for continued future growth.

# Selecting your account options

SecureLink Ultra 5 offers a diverse lineup of indexed account options and crediting methods. You may allocate your purchase payment in any way you choose among these account options.

Indexed accounts	Crediting methods
<b>S&amp;P 500® Index</b>	1-Year Point-to-Point with Cap 1-Year Point-to-Point with Term Guarantee Cap <sup>1</sup> 1-Year Point-to-Point with Participation Rate 1-Year Performance Trigger 1-Year Inverse Performance Trigger
<b>Barclays All Caps Trailblazer 5 Index</b>	1-Year Point-to-Point with Participation Rate 1-Year Point-to-Point with 2% Spread and Participation Rate
<b>MSCI EAFE® Index</b>	1-Year Point-to-Point with Cap
<b>SG Climate Prepared Index</b>	1-Year Point-to-Point with Participation Rate 1-Year Point-to-Point with 2% Spread and Participation Rate

## Fixed Account

You may also choose to have some of your purchase payment allocated to the Fixed Account, which is not linked to an index. This account provides the opportunity for your money to grow daily at a steady fixed interest rate.

## Flexibility to make changes

If your financial needs change, or you'd simply like to allocate your money differently, you have the flexibility to make account transfers. You may change your allocation at the end of each account's crediting period.<sup>2</sup>

## Rate banding

With SecureLink Ultra, a larger purchase payment may be eligible for higher crediting rates. The rate bands are as follows:

<b>Under \$100,000</b>	<b>\$100,000 - \$499,999</b>	<b>\$500,000 or greater</b>
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Rates are set at the beginning of each crediting period and will not change during that period.

1. Term Guarantee accounts are only available for allocation at contract issue. No transfers may be made into this account after contract issue.

2. Transfers will occur on the contract anniversary and can only be made into accounts that are available for transfer and are at the end of their respective crediting period. No transfers may be made in the middle of a crediting period. A transfer request may be made up to 21 days following the contract anniversary but will be processed as of the anniversary. Transfers will earn the renewal rate for the selected account.

The indexes are not available for direct investment. More information on these indexes can be found on page 16.

# A closer look at crediting methods

Each crediting method works a little differently. Learn about each method, and why each strategy may be more effective in specific situations.

## 1-Year Point-to-Point with Cap

Your account tracks the performance of one of the available indexes. On each contract anniversary, the performance of the index is evaluated. If the index experienced positive growth during the last crediting period, you will be credited interest at the growth rate of the index, subject to the declared Index Cap for the year. If the performance is negative, you will receive no Index Credit.

### Highlights:

Potential for better returns during periods of modest index growth.

You cannot lose money if the index performs poorly. The worst you can do is earn 0% for a given year.

## 1-Year Point-to-Point with Term Guarantee Cap

Your account tracks the performance of one of the available indexes. On each contract anniversary, the performance of the index is evaluated. If the index experienced positive growth during the last crediting period, you will be credited interest at the growth rate of the index, subject to the declared Index Cap for the year. If the performance is negative, you will receive no Index Credit. The Index Cap for your account will be set at issue and guaranteed for 5 years.

### Highlights:

Potential for better returns during periods of modest index growth.

Unlike other annual point-to-point caps which are declared every year, with this option, your cap is guaranteed not to change for 5 years.

You cannot lose money if the index performs poorly. The worst you can do is earn 0% for a given year.

## 1-Year Point-to-Point with Participation Rate (may also include a Spread)

Your account tracks the performance of one of the indexes available with this option. On each contract anniversary, the performance of the index is evaluated. If the index experienced positive growth during the last crediting period, you will be credited interest based on the declared Participation Rate for the year (a percentage of the total growth of the index). Certain options may also include the deduction of a Spread (e.g., 2%). If the result is positive, you will receive an Index Credit. If the performance is negative, you will receive no Index Credit.

### Highlights:

Potential for better returns during periods of strong index growth.

With no cap, there is higher potential for the interest amount you can earn.

You cannot lose money if the index performs poorly. The worst you can do is earn 0% for a given year.

## 1-Year Performance Trigger

Your account tracks the performance of the index available with this option. On each contract anniversary, the performance of the index is evaluated. If the index remained the same or experienced positive growth during the last crediting period, you will be credited interest at the declared Trigger Rate for the year, regardless of the growth rate of the index. If the performance is negative, you will receive no Index Credit.

### Highlights:

Potential to earn interest at rate greater than the growth rate of the index.

You cannot lose money if the index performs poorly. The worst you can do is earn 0% for a given year.

## 1-Year Inverse Performance Trigger

This option works opposite to the 1-Year Performance Trigger. Your account tracks the performance of the index available with this option. On each contract anniversary, the performance of the index is evaluated. If the index experienced negative performance during the last crediting period, you will be credited positive interest at the declared Trigger Rate for the year. Keep in mind, if the performance is zero or positive, you will receive no Index Credit.

### Highlights:

Ability to earn interest when markets are down.

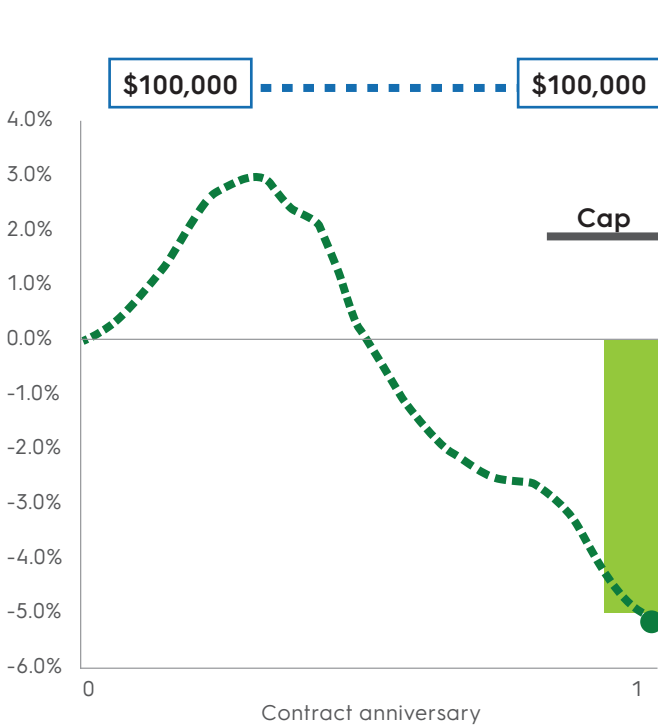
You cannot lose money from index performance. The worst you can do is earn 0% for a given year.

# Crediting methods – how they work

## Protection during periods of negative performance

**Example:** Your account has a value of \$100,000. The index decreases from a value of 1,000 to 950 from contract issue to your first contract anniversary – a 5% decline.

Because the index experiences negative performance, you won't earn any interest for the first contract year, but you don't lose any money either. This applies to all crediting methods, whether using a Cap or a Participation Rate.

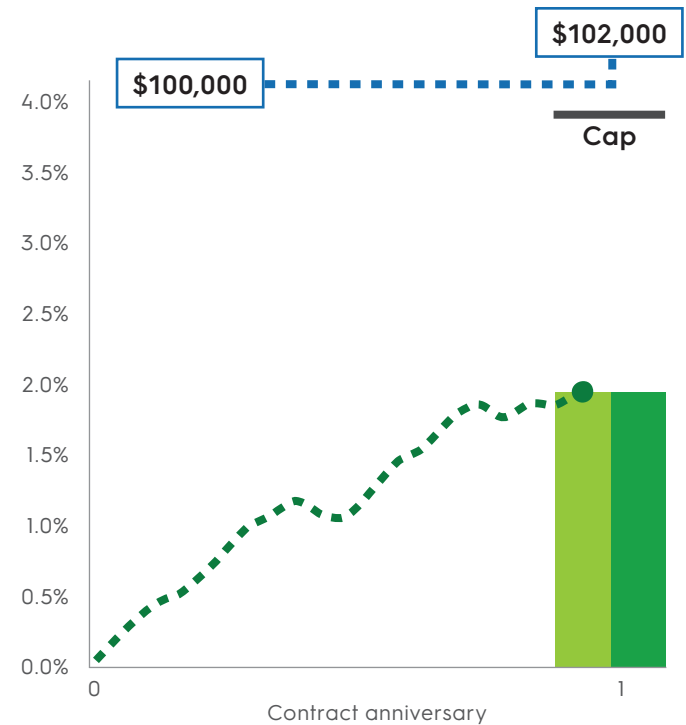


	Index performance	
	Declared Index Cap	2%
	Index growth	-5%
	Interest applied	0%
	Index Credit	\$0
	<b>Ending account value</b>	<b>\$100,000</b>

## 1-Year Point-to-Point with Cap & 1-Year Point-to-Point with Term Guarantee Cap

**Example:** Your account has a value of \$100,000 at issue. The index grows from a value of 1,000 to 1,020 from issue of your contract to the first anniversary – a 2% change in the index.

Because this amount is below the declared 4% cap, you will be credited the full amount of 2% on your first contract anniversary, and your account value will grow to \$102,000.



	Index performance	
	Declared Index Cap	4%
	Index growth	2%
	Interest applied	2%
	Index Credit	\$2,000
	<b>Ending account value</b>	<b>\$102,000</b>

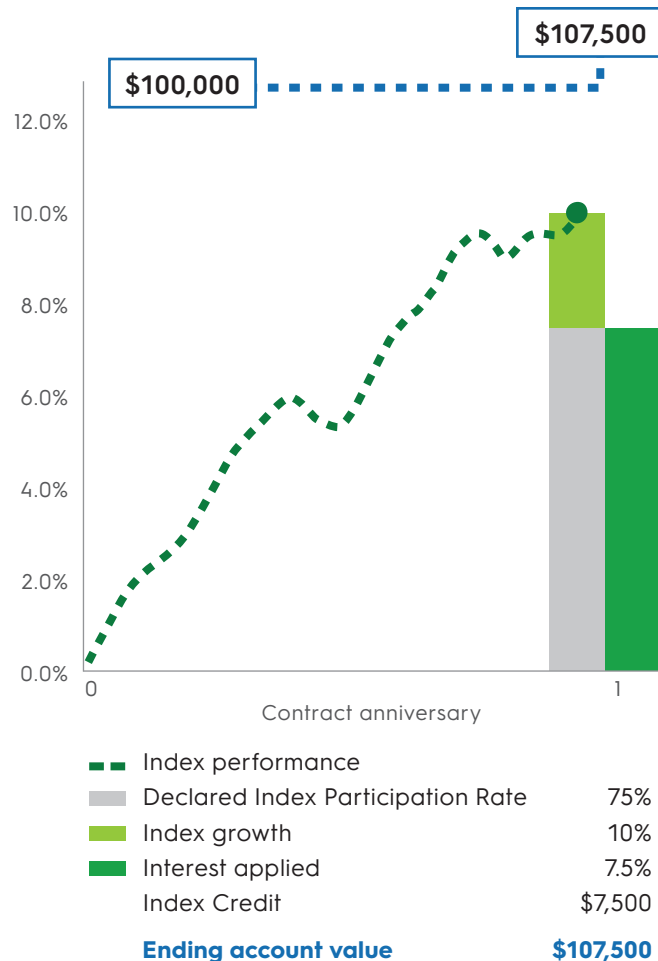
These are hypothetical examples for illustrative purposes only. They are not indicative of any particular time period or guarantee of future performance.



### 1-Year Point-to-Point with Participation Rate

**Example:** Your account has a value of \$100,000. The index increases from a value of 1,000 to 1,100 from issue of your contract to your first anniversary – a 10% change in the index.

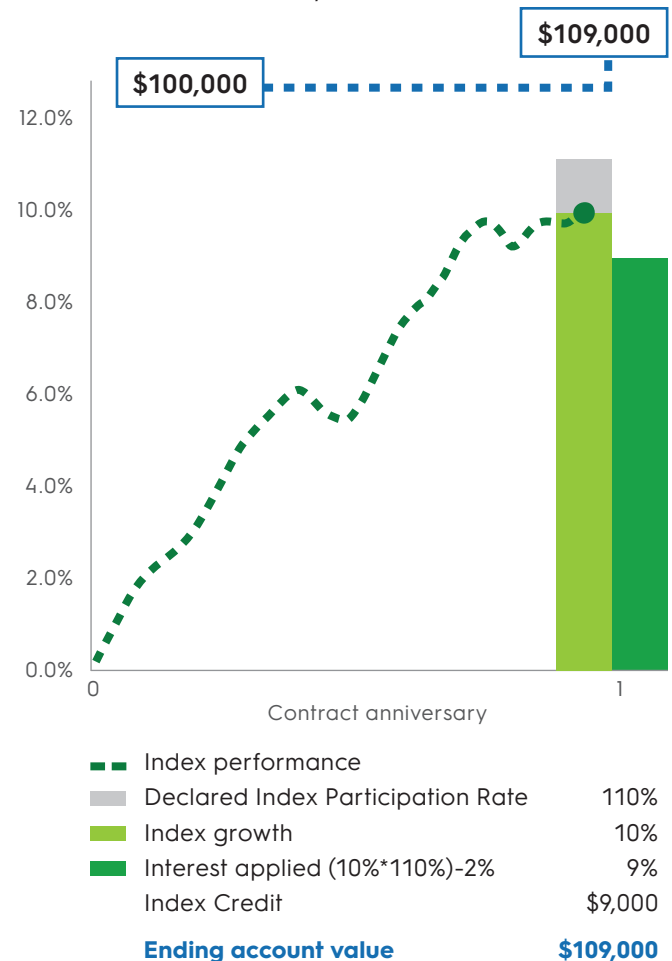
With this method, your index credit is calculated using a participation rate. With the participation rate of 75%, your account would be credited with 75% of that 10%, amounting to 7.5%. Your new account balance on your first contract anniversary is \$107,500.



### 1-Year Point-to-Point with 2% Spread and Participation Rate

**Example:** Your account has a value of \$100,000. The index increases from a value of 1,000 to 1,100 from issue of your contract to your first anniversary – a 10% change in the index.

With this method, your index credit is calculated using a participation rate along with the deduction of a spread. With the participation rate of 110%, your account would be credited with 110% of the 10% change in the index, less the 2% spread. This amounts to 9%. Your new account balance on your first contract anniversary is \$109,000.



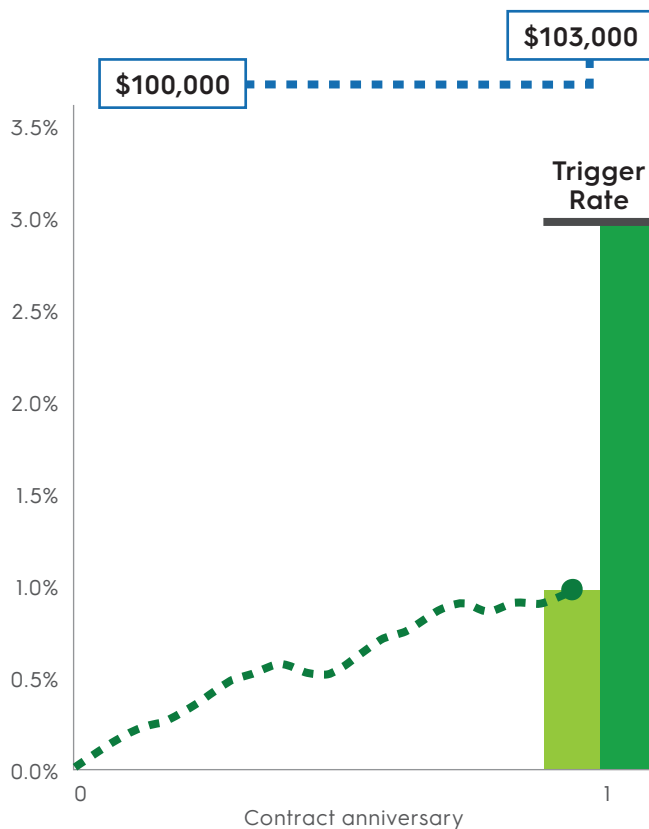
These are hypothetical examples for illustrative purposes only. They are not indicative of any particular time period or guarantee of future performance.

# Crediting methods – how they work (continued)

## 1-Year Performance Trigger

**Example:** Your account has a value of \$100,000 at issue. The index grows from a value of 1,000 to 1,010 from issue of your contract to the first anniversary – a 1% change in the index.

Because the growth is positive, you will be credited the 3% Trigger Rate on your first contract anniversary, and your account value will grow to \$103,000.

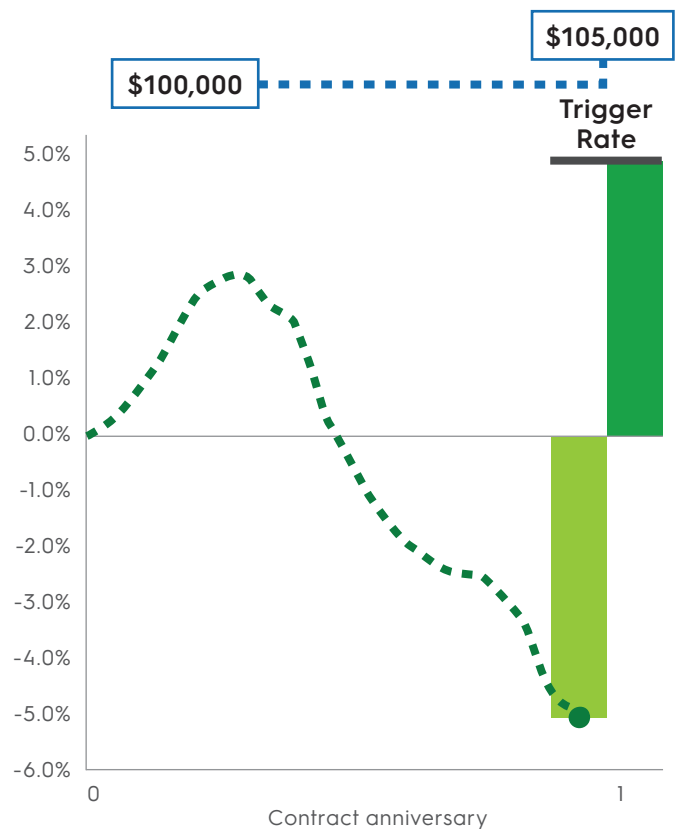


--- Index performance	
— Declared Trigger Rate	3%
█ Index growth	1%
█ Interest applied	3%
Index Credit	\$3,000
<b>Ending account value</b>	<b>\$103,000</b>

## 1-Year Inverse Performance Trigger

**Example:** Your account has a value of \$100,000. The index decreases from a value of 1,000 to 950 from contract issue to your first contract anniversary – a 5% decline.

Because the index experienced negative performance, and this crediting method applies interest when markets are down, the 5% Trigger Rate would be credited on your first contract anniversary, and your account value will grow to \$105,000.



--- Index performance	
— Declared Trigger Rate	5%
█ Index growth	-5%
█ Interest applied	5%
Index Credit	\$5,000
<b>Ending account value</b>	<b>\$105,000</b>

These are hypothetical examples for illustrative purposes only. They are not indicative of any particular time period or guarantee of future performance.

# Tax deferral improves your long-term earnings

The interest you earn remains in your SecureLink Ultra annuity and has the potential to continue growing on a tax-deferred basis. Because you don't pay taxes until you make withdrawals, those locked-in earnings can help your funds accumulate faster. Then when you're ready, you control when you take withdrawals and pay taxes.

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.



# Access to your money

Flexible withdrawals in an annuity may be hard to come by, but with SecureLink Ultra 5, you can access a portion of your annuity's value without contract penalty. The minimum withdrawal amount is \$250.

## Free withdrawal amount

You may access up to 10% of your annuity's contract value as of the prior contract anniversary (in the first contract year, 10% of your purchase payment) without incurring a surrender charge or Market Value Adjustment. If you need to withdraw more than 10%, there is a surrender charge and possibility of a Market Value Adjustment during the first five years.

## RMD Friendly

When required by the IRS, you may withdraw any additional amount needed to meet the IRS Required Minimum Distribution (RMD) from this contract for that year. Keep in mind that withdrawals prior to age 59½ may be subject to a 10% federal tax penalty.

## Surrender charge on withdrawal

The following charge applies to withdrawals above the free withdrawal amount (or RMD if applicable). The charge is a percentage of the additional amount withdrawn. Remember, the free withdrawal amount is not available upon full contract surrender during the first five contract years. You may access your entire contract value after the fifth contract anniversary without any charges.

Beginning of contract year	1	2	3	4	5	6+
Percentage	9%	8%	7%	6%	5%	0%

A surrender charge would result in a reduction to the amount you receive upon withdrawal or surrender in the early years of the contract. The surrender charge is waived if you decide to annuitize and receive regular income payments from your annuity, or if you die. The surrender charge is also waived upon withdrawal or surrender during a qualifying nursing home stay or terminal condition of the owner or joint owner. There is a one-year waiting period following any change of ownership during which these waiver provisions do not apply. Keep in mind that all withdrawals reduce the contract, surrender, and death benefit values.

## Market Value Adjustment (MVA)

During the first five years of your contract, a Market Value Adjustment (MVA) may be applied to amounts surrendered or withdrawn in excess of the free withdrawal amount. The purpose of the MVA is to reflect changes in market rates that have occurred since contract issue.

The MVA can either increase or decrease the amount withdrawn from the annuity's value. Generally, if market conditions have decreased, the MVA will be positive, and if market conditions have increased, the MVA will be negative. Please note that surrender charges may also apply. The Market Value Adjustment feature may not be applicable in all states. Please check with your financial professional.

A negative MVA will never cause the amount you receive to be less than the Guaranteed Minimum Surrender Value (GMSV), and a positive MVA will never exceed the amount of Surrender Charge assessed on the withdrawal or surrender. In addition, any limitation will apply in both the positive and negative direction.

### Guaranteed Minimum Surrender Value

If you decide to surrender your SecureLink Ultra 5 annuity contract, you have another layer of protection with the Guaranteed Minimum Surrender Value. It's equal to 87.5% of your purchase payment, accumulated at the Guaranteed Minimum Surrender Value interest rates and adjusted for amounts withdrawn. The interest rates are between 1-3% and are guaranteed for the life of your contract. The value available at surrender will be the greater of your contract value – adjusted by any surrender charges and/or MVA – or the Guaranteed Minimum Surrender Value.

### Protection for your loved ones

SecureLink Ultra 5 provides additional protection for you and your loved ones. If you die prior to annuitizing your contract, your beneficiary will receive the greater of the contract value or the Guaranteed Minimum Surrender Value.

## Create a guaranteed stream of income

An advantage annuities offer over other fixed products is the ability to annuitize or turn your assets into a guaranteed stream of income that lasts a lifetime. Payments are guaranteed by the financial strength and claims-paying ability of Minnesota Life.

Your contract will generally annuitize at the earlier of the date that you elect, or the contract's maturity date at age 95. Keep in mind, the payout choice you select is final and usually can't be changed. So make sure you understand your choices and the option that will work best for you.

### INCOME PAYMENT OPTIONS INCLUDE:



#### Income based on one life

A variety of income options that provide income for you or you and your beneficiaries.



#### Income based on two lives

A variety of income options for you and your spouse or another individual.



SecureLink Ultra 5

# Protection for today. Growth potential for tomorrow.

Combine both protection and growth potential, while you gain a reward for sticking to your long term goals. Work with your financial professional to get started with your SecureLink Ultra fixed indexed annuity today.





**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.

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 surrender charges (deferred sales charges) for early withdrawals. Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Some products and optional features may not be available in all states and features may vary by state. Not all products, features and optional benefits are available from all firms.

The applicable rates (caps, participation, trigger, etc.) for the initial Crediting Period are shown in the contract at issue. For each subsequent Crediting Period, rates will be declared at the beginning of the Crediting Period and will be guaranteed for the duration of the applicable period. Rates are subject to the maximums and/or minimums as stated in the contract.

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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: 16-70303, ICC16-70303, 17-70350, ICC17-70350, 17-70352, ICC17-70352, 17-70357, ICC17-70357, 17-70359, ICC17-70359, 18-70397, ICC18-70397, 18-70398, ICC18-70398, 18-70428, 22-70695, ICC22-70695

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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