

QUICK FACTS

SecureOption Choice (California)

Initial 3-, 5-, 7- or 9-Year Guarantee Period

Issue Age and Purchase Payment Limits																																																							
Maximum Issue Age	90 for either owner and/or annuitant																																																						
Purchase Payments	Minimum: \$25,000 Maximum: \$2 million without prior company approval Additional Purchase Payments: Not permitted																																																						
Plan Types	Non-qualified, IRA, Roth IRA																																																						
Interest Rate																																																							
Initial Guarantee	3-, 5-, 7- or 9-year Initial interest rate applies until the end of the initial Guarantee Period.																																																						
Renewal Guarantee	Following the initial guaranteed period, renewal interest rates will be guaranteed for one-year periods.																																																						
Minimum Rate Guarantee	Guaranteed minimum interest rate set at contract issue and guaranteed for the life of the contract. Guaranteed to never be lower than 1.00%. Your contract will show your guaranteed minimum rate.																																																						
Rate Banding	Larger purchase payments may be eligible for higher rates (as conditions permit): • < \$100,000 • \$100,000+																																																						
Contract Charge																																																							
Surrender Charge on withdrawals in excess of the Free or Waived amounts noted below	Beginning of Contract Year: <table border="1" style="display: inline-table; vertical-align: middle;"> <thead> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td>9-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> <tr> <td>7-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> <td></td> <td></td> </tr> <tr> <td>5-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3-Year</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>0%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	1	2	3	4	5	6	7	8	9	10	9-Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	7-Year	9%	8%	7%	6%	5%	4%	3%	0%			5-Year	9%	8%	7%	6%	5%	0%					3-Year	9%	8%	7%	0%						
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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

Access	
Withdrawal Minimum	\$250
Free Withdrawal (Amount not subject to Surrender Charge)	<ul style="list-style-type: none"> • 10% of prior contract anniversary value (In the 1st year, 10% of the purchase payment) • RMD in excess of 10%
Waiver of Surrender Charge	<ul style="list-style-type: none"> • After the 1st contract anniversary for the following qualifying events: <ul style="list-style-type: none"> - Receive any combination of <ol style="list-style-type: none"> 1. home care or community-based services, or 2. nursing facility care, or 3. residential facility care for at least 90 consecutive days - Terminal condition (life expectancy of 12 months or less) • Annuitization • Death
Beneficiary Protection	
Death Benefit	Contract value
Income Options	
Annuity Income Options	<p>After the 1st contract anniversary, your annuity contract can be turned into a guaranteed stream of income. The contract value may be applied to a variety of lifetime income payment options.</p> <p>Options include (additional options may be available at time of annuitization):</p> <ul style="list-style-type: none"> • Single Life • Single Life with Period Certain • Joint and Last Survivor

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

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. 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: 17-70359.04, 18-70415.04, 18-70415.04 SR, 18-70416.04, 18-70417.04, 18-70419.04, 18-70421.04

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.



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