

Your future – your focus



Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency – Not guaranteed by any bank or credit union

Insurance products issued by:

**Minnesota Life
Insurance Company**



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What is an annuity?

Annuities are offered by insurance companies to help people save and provide income for retirement. With a fixed, deferred annuity, your money earns a guaranteed interest rate for a set period of time.

Your future, your focus

Retirement is a period of transition and reinvention when you define how YOU want to spend your time and resources. With SecureOption® Focus, you can choose from a range of guarantees*, so you know what you're getting up front and can feel confident about your future retirement.

SecureOption Focus, a fixed, deferred annuity provides:

- Guaranteed protection of your purchase payments against loss.
- Access to your money in an emergency.
- Tax-deferred compounding to accumulate savings faster.
- Secure income that can be guaranteed to last a lifetime.
- The strength of a company known for keeping its promises.

The SecureOption Focus annuity is available to anyone age 88 or younger. The minimum purchase payment is \$10,000, and the maximum is \$2 million. The minimum additional purchase payment amount is \$1,000, allowed during the first six months only.



It's time to focus

on your needs for the future—
with the guarantees provided
by SecureOption Focus.

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

A deferred annuity is best suited for long-term planning. If you need money within 7 years or before age 59½, it may be in your best interest to explore other choices.

Guaranteed growth and protection

With SecureOption Focus, there's no anxiety about the stock market, no annual fees and no ambiguity. You lock in an interest rate for the initial Guarantee Period you select—you know up front how much you'll earn and what the value of your annuity will be at the end of the Guarantee Period.

Lock in your interest rate for a Guarantee Period of either:



Availability subject to change.

Additional purchase payments will be credited the current interest rate in effect when received and will be guaranteed for the remainder of the initial Guarantee Period.

Minimum guarantee for life

After the initial Guarantee Period expires, Securian Financial will declare renewal rates for one-year periods. The renewal rate will never be lower than your Minimum Guaranteed Rate. Your Minimum Guaranteed Rate is set for the life of your contract at the time you purchase your annuity—it will be 1% or higher.

A reward for higher purchase payments

SecureOption Focus provides the potential for higher interest rates with larger purchase payments, when conditions permit. The purchase payment levels that qualify you for those rewards are:

\$35,000 – \$99,999

\$100,000 and above



Additional growth opportunity

SecureOption Focus also offers an opportunity to accumulate even more retirement savings. If market conditions permit, we may declare a bonus interest rate, referred to as an Interest Rate Enhancement. Ask your financial professional for current rates and whether an Interest Rate Enhancement may apply.

Return of purchase payment guarantee

If the unexpected happens and you need to surrender your contract, SecureOption Focus allows you to do so and receive your purchase payments back. With the return of purchase payment guarantee, if you surrender your contract and have taken no prior withdrawals, you are guaranteed to get back at least your total purchase payments.

It's important to note the impact withdrawals have on the return of purchase payment guarantee (see page 7 for further details on withdrawals). If you've taken withdrawals (and a deferred sales charge¹ did not apply), you will receive your total purchase payments less withdrawals at the time of contract surrender. If you have taken withdrawals and a deferred sales charge¹ did apply, you're guaranteed to receive back your total purchase payments less withdrawals and applicable charges.

It's time to focus on your needs for the future.

1. In CA, the deferred sales charge is referred to as a surrender charge.



**Guaranteed
income for life ...
or two lives!**



Access your money

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

Free withdrawal amount

Access up to 10% of your annuity's contract value (as of the prior contract anniversary). In the first contract year, you may withdraw up to 10% of your purchase payments.

Not available upon contract surrender.

RMD-friendly

You may withdraw any additional amount needed to meet the IRS required minimum distribution (RMD) from this contract for that year.

Health and medical needs*

After the first contract anniversary, you can withdraw additional amounts if you are:

- confined to a healthcare facility with a minimum 90-day confinement. The request must be made while confined or within 90 days following discharge,

OR

- diagnosed with a terminal illness or condition with a life expectancy of 12 months or less.

* Not available in CA.

• Guaranteed stream of income

After the first contract anniversary, you can receive amounts annuitized under an annuity income option, free from deferred sales charge.

Keep in mind, withdrawals before age 59½ may result in IRS penalties, in addition to income tax.

Keep in mind that all withdrawals reduce the contract, surrender and death benefit values.

Deferred sales charge¹

- The following charge applies to withdrawals above the amount allowed. The charge is a percentage of the additional amount withdrawn. Remember, the 'free withdrawal amount' is not available upon surrender.

DEFERRED SALES CHARGE ON WITHDRAWAL

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

A deferred sales charge could result in a reduction of the contract owner's principal upon withdrawal or surrender in the early years of the contract. The deferred sales charge is waived if you decide to annuitize and receive regular income payments from your annuity, or if the annuity owner dies.

Protection for your loved ones

It's also good to know that amounts payable as a death benefit go to your beneficiaries free from deferred sales charge. They receive the current contract value.

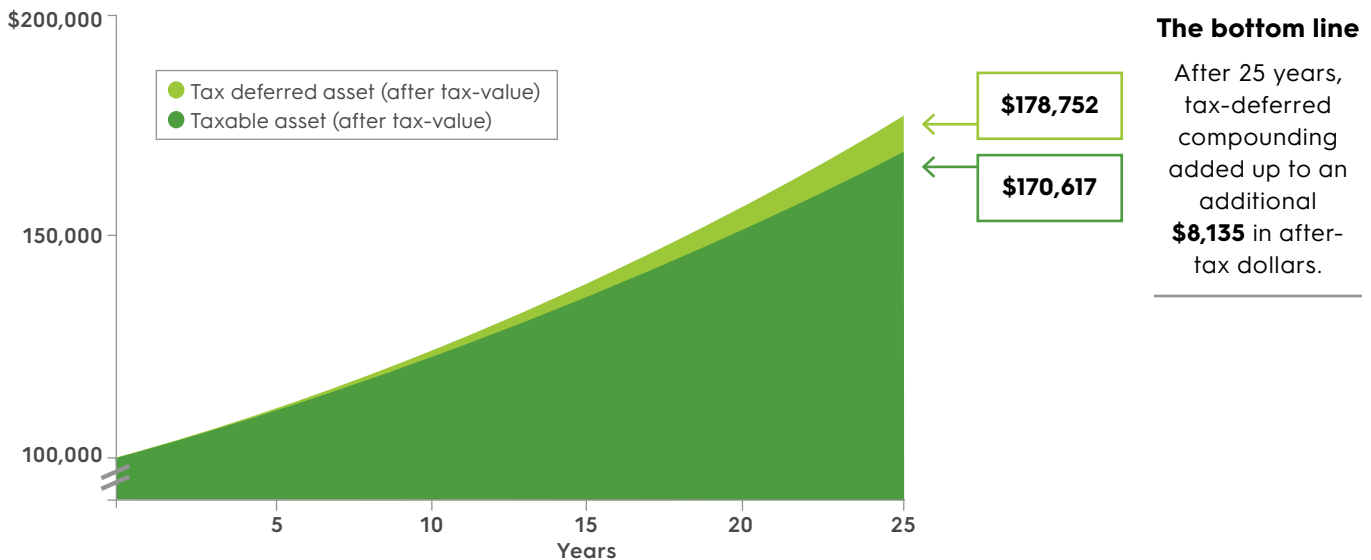
1. In CA, the deferred sales charge is referred to as a surrender charge.

The power of tax deferral

Annuities can be a powerful tool in helping save for your retirement. Unlike other investments which may be taxed annually, the interest you earn on your purchase payments in SecureOption Focus is not taxed until you make a withdrawal. That means you accumulate savings faster because the interest is added to your contract value and remains in your annuity, continuing to compound.

Thanks to the power of compounding, over time a tax-deferred asset will have a higher after-tax value than a taxable investment earning an identical interest rate. The chart below shows the benefit of compounding assuming both assets are taxed at 28%.

\$100,000 ACCUMULATED AT 3% ANNUALLY; ASSUMES A 28% TAX BRACKET



The bottom line
 After 25 years, tax-deferred compounding added up to an additional **\$8,135** in after-tax dollars.

This is a hypothetical example for illustrative purposes only to show how tax-deferred compounding works. Please note the // symbol identifies a break in the vertical axis of the graph. Actual tax rates and tax treatment will vary for different taxpayers and products and will impact the results shown. Consider your personal investment time horizon and income tax bracket, both current and anticipated, when making an investment decision. Keep in mind, tax laws are unpredictable, and today's rates may not be the same in the future.

The same interest rate is used for both the annuity and hypothetical taxable investment. However, earnings for the taxable investment are taxed each year at the tax rate shown above, rather than growing tax deferred. Keep in mind that certain taxable investments may be subject to special capital gains and dividend tax rates, lower maximum tax rates on capital gains and dividends which may yield different results. A lower tax rate on the taxable investment will reduce the Tax Deferred Difference shown above. Based on these assumptions, the tax rate may represent federal, state and/or local 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.

Please note that the tax deferral feature of an annuity does not provide additional benefits in an IRA or other tax-advantaged plan.

Guaranteed income for life

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. And for those who have spouses, we know it’s just as important for you to plan for their security as your own. SecureOption Focus offers income options to protect you, you and your spouse, and/or your beneficiaries. These options are available after the first contract anniversary.

Your contract will generally annuitize at the earlier of a date that you elect, or the contract’s maturity date at age 95. When the time is right, you can select from a range of income payment options including:



Income for a set period of time

Guarantees income for a span of years.



Income based on a single life

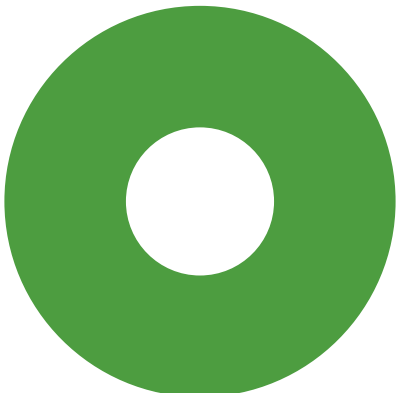
A variety of income options that provide income for you or you and your beneficiaries.



Income based on two lives

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

Lifetime income options can be structured to meet IRS required minimum distributions (RMDs).



Focus on your future

With the guaranteed interest rate period YOU prefer and the security of knowing your purchase payments will be returned if the unexpected occurs, you can focus your attention on your future with SecureOption Focus!

Work with your financial professional to establish a SecureOption Focus fixed 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 deferred sales charges (surrender charges) for early withdrawals.

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

SecureOption Focus may pay an interest rate enhancement or bonus interest on certain purchase payments. Renewal rates may be reduced as a result of the interest rate enhancement such that the additional interest may or may not increase the total amount of interest your contract earns over the life of the contract.

Whether or not it does depends on multiple factors, including the length of time you hold the contract. We consider many factors when setting interest crediting rates for your contract including the cost of the interest rate enhancement or bonus interest, sales commissions paid to sales representatives, administrative costs and current investment and market conditions.

The SecureOption Focus annuity may not be available in all states and product features may vary by state. Not all products and features are available from all firms.

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.

Policy form numbers: 11-70209, ICC11-70209, ICC11-70216

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.

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.



INSURANCE
INVESTMENTS
RETIREMENT

securian.com

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F74939 Rev 10-2021 DOFU 10-2021
Advertising form number:
1831991