



MyPath Edge

Give your retirement-ready clients an Edge

Looking for guaranteed income solutions in our ever-changing market? Securian Financial has an offering to help you succeed: MyPath Edge. This optional lifetime income benefit can ensure your clients have the guaranteed retirement income that can last a lifetime.

MyPath Edge is for clients who:

- Are retirement ready - likely within the next year or two
- Need the comfort that guaranteed retirement income can provide
- Are looking for strong withdrawal rates with more flexibility
- Appreciate the choice of selecting the income option that works for their retirement

Benefits of MyPath Edge:

- Two guaranteed income solutions for your clients unique retirement destinations. Your clients can choose either:
 - MyPath Edge - Level, providing level income payments for life, even if the contract value goes to zero.
 - MyPath Edge - Plus, offering higher initial income early on in retirement, decreasing once the contract value reaches zero.
- Edge and Plus are each offered on a Single or Joint basis.

Help your clients go into retirement with confidence. MyPath Edge is available for an additional cost on MultiOption® variable annuities.



Contact the Annuity Sales Desk

to run an Edge illustration
today: **1-866-335-7355**

Highlights of MyPath Edge Lifetime Income Benefit – Single/Joint with Level or Plus income options

For more details, please refer to the product prospectus, MyPath Brochure and rate sheet.

Benefit Description	Guarantees lifetime income via withdrawals beginning at the Benefit Date						
Annual Cost¹	1.50% (2.25% Max) on the greater of Benefit Base or contract value						
Availability	Ages 55-85. May not be cancelled. Limited availability with other optional benefits. Availability subject to change.		100% allocation to SFT Core Bond - Class 2		Single life not offered on jointly owned contracts. Joint life available only to spouses, benefits based on age of youngest. Joint life not available on non-natural owners.		
Benefit Date	Later of contract anniversary following 55th birthday or contract issue.						
Benefit Base	Used in determining Guaranteed Annual Income (GAI). Begins equal to initial purchase payment. Increased by additional purchase payments until later of 1st contract anniversary or 1st withdrawal. After 1st year, cumulative purchase payments in excess of \$25,000 require prior consent. Decreased by excess withdrawals.						
Benefit Base Reset	Annual Reset (when contract value is higher than current Benefit Base following any Enhancement). Benefit charge may increase at Reset.						
Guaranteed Annual Income (GAI)	<ul style="list-style-type: none"> • Amount of income that can be withdrawn every contract year for life beginning on the Benefit Date. • For both the Level and Plus income options, GAI is initially equal to the Benefit Base multiplied by the Annual Income Percentage (set at time of first withdrawal). Under the Plus income option, once the contract value reaches zero, the GAI is equal to the Benefit Base multiplied by the Lifetime Income Percentage. • GAI will increase upon Benefit Base increases (due to Reset or eligible purchase payments, where applicable). • GAI will only decrease due to an excess withdrawal as defined below, or, in the case of the Plus option, when contract value reaches zero (Automatic Payment Phase). 						
Income Percentage (%)¹	MyPath Edge - Level		MyPath Edge - Plus				
% set at time of first withdrawal	Annual Income Percentage		Annual Income Percentage (contract value > zero)		Lifetime Income Percentage (contract value = zero)		
Age	Single	Joint	Single	Joint	Single	Joint	
55	4.45%	4.00%	5.20%	4.55%	2.50%	2.50%	
56	4.55%	4.10%	5.30%	4.65%	2.50%	2.50%	
57	4.65%	4.20%	5.40%	4.75%	2.50%	2.50%	
58	4.75%	4.30%	5.50%	4.85%	2.50%	2.50%	
59	4.90%	4.45%	5.65%	5.00%	2.50%	2.50%	
60	5.05%	4.60%	5.80%	5.15%	3.00%	3.00%	
61	5.20%	4.75%	5.95%	5.30%	3.00%	3.00%	
62	5.30%	4.85%	6.05%	5.40%	3.00%	3.00%	
63	5.40%	4.95%	6.15%	5.50%	3.00%	3.00%	
64	5.60%	5.15%	6.35%	5.70%	3.00%	3.00%	

Income Percentage (%) ¹ % set at time of first withdrawal	MyPath Edge - Level		MyPath Edge - Plus			
	Annual Income Percentage		Annual Income Percentage (contract value > zero)		Lifetime Income Percentage (contract value = zero)	
Age	Single	Joint	Single	Joint	Single	Joint
65	6.35%	5.90%	7.10%	6.45%	3.50%	3.50%
66	6.40%	5.95%	7.15%	6.50%	3.50%	3.50%
67	6.45%	6.00%	7.20%	6.55%	3.50%	3.50%
68	6.50%	6.05%	7.25%	6.60%	3.50%	3.50%
69	6.55%	6.10%	7.30%	6.65%	3.50%	3.50%
70	6.60%	6.15%	7.35%	6.70%	3.50%	3.50%
71	6.65%	6.20%	7.40%	6.75%	3.50%	3.50%
72	6.70%	6.25%	7.45%	6.80%	3.50%	3.50%
73	6.75%	6.30%	7.50%	6.85%	3.50%	3.50%
74	6.80%	6.35%	7.55%	6.90%	3.50%	3.50%
75	6.85%	6.40%	7.60%	6.95%	3.50%	3.50%
76	6.90%	6.45%	7.65%	7.00%	3.50%	3.50%
77	6.95%	6.50%	7.70%	7.05%	3.50%	3.50%
78	7.00%	6.55%	7.75%	7.10%	3.50%	3.50%
79	7.05%	6.60%	7.80%	7.15%	3.50%	3.50%
80	7.10%	6.65%	7.85%	7.20%	3.50%	3.50%
81	7.15%	6.70%	7.90%	7.25%	3.50%	3.50%
82	7.20%	6.75%	7.95%	7.30%	3.50%	3.50%
83	7.30%	6.85%	8.05%	7.40%	3.50%	3.50%
84	7.40%	6.95%	8.15%	7.50%	3.50%	3.50%
85+	7.50%	7.05%	8.25%	7.60%	3.50%	3.50%
Impact of Withdrawals	After the Benefit Date, withdrawals for the contract year less than or equal to GAI or required minimum distribution (RMD) do not reduce the GAI or Benefit Base. Excess withdrawal amounts (amounts for contract year exceeding greater of GAI or RMD; or, any withdrawal prior to Benefit Date) reduce Benefit Base proportionately based on ratio of excess amount to contract value. GAI is then recalculated. All withdrawals reduce contract value.					
Automatic Payout Phase	If contract value reaches zero, other than by excess withdrawal, GAI payable until death (if Joint, death of both Designated Lives). Under the Plus income option, the GAI will be calculated using the Lifetime Income Percentage based on the age at first withdrawal. All other contract features, benefits and guarantees are terminated.					

1. As of February 13, 2023. Please refer to the current Rate Sheet Prospectus Supplement for current rates.

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 nonqualified 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. Variable annuities have additional expenses such as mortality and expense risk, administrative charge, investment management fees and rider fees. Variable sub accounts of annuities are subject to market fluctuation, investment risk and loss of principal.

The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. The guarantees have no bearing on the variable investment performance.

If a client's annuity includes Credit Enhancements, the Credit Enhancement is treated as earnings for the purposes of calculating benefits with the contract such as the Guaranteed Minimum Death Benefit or any optional living or death benefit. All death benefits payable will be reduced by any Credit Enhancement applied within 12 months of death. We reserve the right to limit the death benefit to the contract value in lieu of any other death benefit value payable if we receive proof of death more than one year after the date of death.

MyPath optional lifetime income benefits establish a Benefit Base for calculating guaranteed annual income. The Benefit Base provides no minimum contract value or investment return and is not available for withdrawal. Withdrawals exceeding allowed guidelines, or taken before the Benefit Date, may have a negative impact on the guarantees of these optional living benefits. All withdrawals reduce the Contract Value. These benefits cannot be cancelled and require use of an approved asset allocation strategy. The guarantees are subject to the financial strength and claims-paying ability of Minnesota Life. The guarantees have no bearing on performance of the variable investment options. These benefits are available on a single or joint life basis for an additional cost with a variable annuity and are based on state approval. Certain MyPath benefits may be selected on a Plus or Joint 50 basis. These options may provide a greater initial stream of annual income with a reduction in annual income upon occurrence of specified events.

MultiOption annuities and MyPath optional lifetime income benefits may not be approved in all states and product features may vary by state. We reserve the right to limit or discontinue acceptance of future purchase payments after the contract is issued. This may limit the ability to increase the contract value through additional purchase payments. If an optional benefit is elected in the contract, this may also limit the ability to increase the value used to calculate the optional benefit.

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