

CASE STUDY

Growth with a safety net



"We have been diligent savers and aggressive investors. We want our money to keep growing but are weary of big losses as we approach retirement."

Profile:

Sean: Age 55, landscape architect

Ari: Age 51, marketing associate

- Feel pretty good about savings
- Assets in multiple locations
- Getting more concerned with protection

Goals:

- Avoid significant losses due to poor market performance
- Continue to participate in market gains as much as possible

Their story:

Sean and Ari have prioritized saving for retirement since they both first started working. They currently contribute to 401(k) plans and have other assets in rollover IRAs, Roth IRAs and a 529 plan. Now that they are getting well into their fifties, they want to protect what they've accumulated. However, they aren't ready to fully give up growth opportunities in exchange.

Registered index-linked annuities (RILAs) may be a fit for Sean and Ari, and their financial professional recommends they consider putting at least some of their IRA rollovers into a 6-year option for a few reasons:

1. They can't access this money without penalty until age 59½, which is 4 years for Sean and 8 years for Ari. So, committing to 6 years is reasonable, given the surrender charge on the annuity.
2. They are both paying fees on their IRAs and the RILA does not have explicit fees.¹
3. They don't intend to actively contribute to these IRA accounts, forgoing the benefits to dollar cost average.
4. Eventually, they can annuitize the assets they've accumulated to provide lifetime income.

Solutions with AccumuLink Advance:

Securian Financial’s RILA issued by Minnesota Life Insurance Company, AccumuLink Advance, has multiple indexes to choose from as well as options for downside protection and growth potential. At this point in their lives, Sean and Ari seem more focused on protecting what they have accumulated. But knowing they still hope to experience some growth, their financial professional recommends they use the S&P 500® with a 10% buffer.

Contribution: \$200,000

Index	Downside Protection	Upside potential	Term	Allocation
S&P 500	10% Buffer	Participation Rate	6-year	100%

With a participation rate over 100%,² this allocation suits Sean and Ari. They feel good about the downside protection and the upside potential for this portion of their retirement savings.



Learn more

Contact the Annuity Sales Desk at **1-866-335-7355** for current rates and discuss the many ways you can structure AccumuLink Advance with your clients.

1. AccumuLink Advance has a surrender charge and there could be fees for optional benefits. To the extent that a cap or participation limits upside, it may act as an implicit fee.

2. Rates as of 10/15/2025 and are subject to change.

AccumuLink Advance offers a range of index crediting strategies that should be considered when making investment decisions. The features highlighted are a few of many available.

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.

Registered index linked annuities are subject to ongoing fluctuations in value, and it is possible to lose a significant amount of principal due to negative index performance or a negative interim value adjustment.

All guarantees provided under this contract, including optional guaranteed death benefits, the crediting of any index credits earned at the end of a crediting period, interest, and annuity payments are subject to the financial strength and claims paying ability of Minnesota Life Insurance Company. The guarantees have no bearing on the performance of any index that underlies an indexed account.

The Caps and Participation Rates offered may differ between new issue contracts and in force contracts. The rates you receive will vary from crediting period to crediting period, but will never be less than any contractually guaranteed minimums. We will notify you of the current renewal rates for any available indexed accounts in advance of your expiring crediting period. Except for the Default Account, we may discontinue any indexed account option offered under the contract at the end of a crediting period.

Indexed accounts have a daily interim value adjustment that may be negative or positive and causes an indexed account's value to fluctuate daily. The interim value adjustment may be negative,

even if the underlying index performance is positive. A negative interim value adjustment may result in losses to your initial investment and previous index credits earned.

The protection provided by a Buffer, Floor, or Shift is only applied if funds are held in an indexed account until the crediting period is completed. Index credits are only applied if funds are held until the completion of a crediting period.

Fees for optional benefits will be deducted from your account value, and if deducted prior to the end of a multi year crediting period, will reduce the amount of index credits you may receive at the end of a crediting period.

Registered index linked annuities are sold by prospectus. Your clients should consider the investment objectives, risks, charges and fees of the product carefully before investing. Please see the registered index linked product prospectus for this, and other important, information.

Dollar Cost Averaging does not assure a profit and does not protect against loss in declining markets.

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