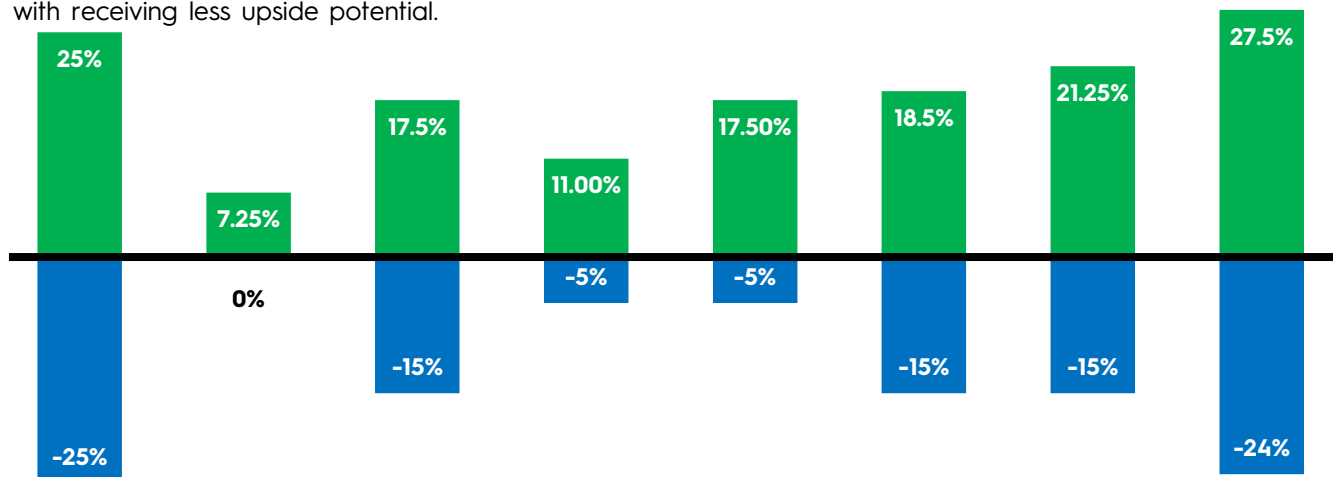


## ACCUMULINK™ ADVANCE INDEXED CREDITING STRATEGIES

# Overview of One-year Options

There are several allocation options, giving you the opportunity to align your AccumuLink Advance annuity with your overall market views and risk profile. Each of these options will behave differently in various market conditions – specifically, the greater the downside protection you choose will generally correspond with receiving less upside potential.



Market changes beyond these examples are not represented.

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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**

# Details of One-year Options

Indexed crediting detail	0% floor	10% shift	20% buffer, cap	20% buffer, par rate	10% buffer, cap	10% buffer, par rate	1% buffer
Floor	0%	-	-	-	-	-	-
Cap	7.25%	-	11%	-	18.5%	-	-
Par Rate	-	50%	-	70%	-	85%	110%
Buffer	-	-	20%	20%	10%	10%	1%
Shift	-	10%	-	-	-	-	-

Indices Available	0% floor	10% shift	20% buffer, cap	20% buffer, par rate	10% buffer, cap	10% buffer, par rate	1% buffer
S&P 500® Price Return Index	X	X	X	X	X	X	X
MSCI EAFE® Price Return Index	-	-	-	X	X	X	X
NASDAQ-100® Price Return Index	-	-	-	X	X	X	X
Janus Henderson Directionality Excess Return Index (JEDI)	-	-	-	X	-	X	X

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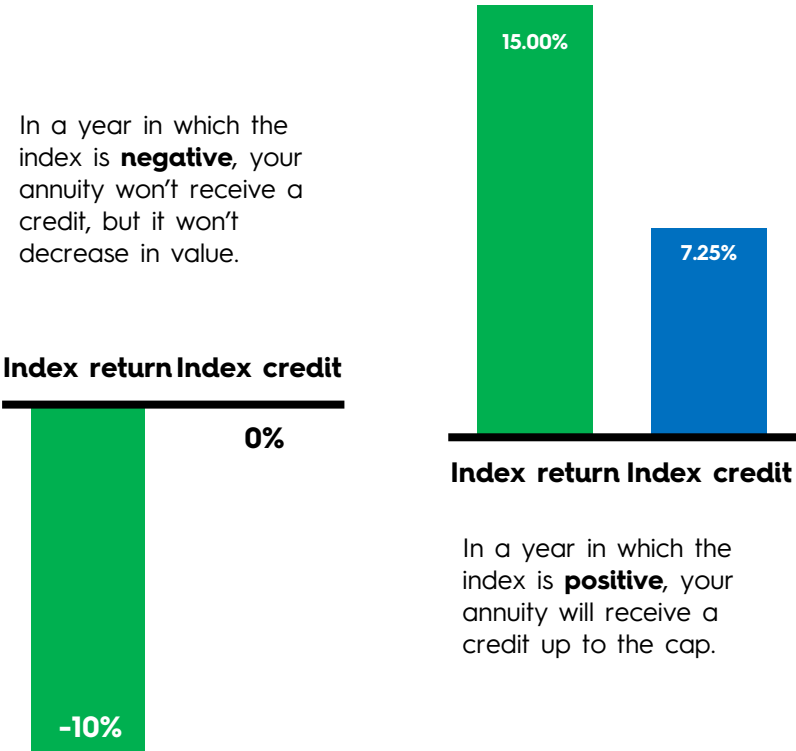
# ACCUMULINK™ ADVANCE INDEXED CREDITING STRATEGIES

## 0% floor, with a cap

The zero percent floor option provides complete downside market protection when funds are held for the duration of the Crediting Period. Any year in which the index return is negative, you won't receive a negative index credit. In exchange for this protection, there is a cap on the maximum index credit you could earn in any given year. Because negative crediting periods are eliminated, the zero floor would be the most conservative allocation option in AccumuLink™ Advance.

	Indexed crediting detail
Floor	0%
Buffer	-
Shift	-
Cap	7.25%
Par Rate	-

### Hypothetical index scenarios



Hypothetical index return	Index credit
25%	7.25%
20%	7.25%
15%	7.25%
10%	7.25%
5%	5.00%
0%	0%
-5%	0%
-10%	0%
-15%	0%
-20%	0%
-25%	0%

Indices available
S&P 500®

This is a hypothetical example for illustrative purposes only and assumes funds are held in an indexed account until the completion of the Crediting Period. It does not reflect the historical performance of any index or indexed account. An Interim Value Adjustment is applied to funds withdrawn prior to the end of a Crediting Period and may be negative or positive. The downside 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. Optional benefit charges will reduce returns. One cannot invest directly in an index. The rates displayed are applicable for Indexed Accounts using the S&P 500® as the underlying index. The rates are as of 8/11/2025.

# ACCUMULINK™ ADVANCE INDEXED CREDITING STRATEGIES

## 10% shift, with a participation rate

The Shift indexed crediting methodology combines two functions to create a unique way to link to index returns.

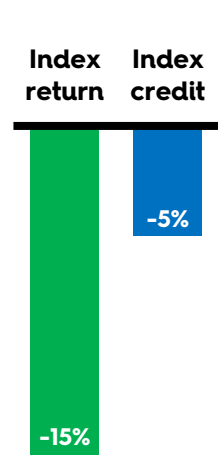
The first calculation is to increase the index return by 10%, whether that return is positive or negative. This means that as long an index loss is less than 10%, you will actually get a positive index credit in a negative market. If the shifted return is above zero a participation rate is applied.

For example, if the index return is -5%, the shift will adjust the increase that return to 5%, and then the stated participation rate of 50% will result in a 2.5% index credit.

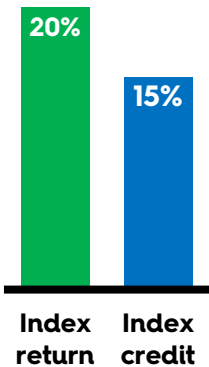
	Indexed crediting detail
Floor	-
Buffer	-
Shift	10%
Cap	-
Par Rate	50%

### Hypothetical index scenarios

In a year in which a negative index return is **greater than the 10% Shift**, it will reduce potential loss by the full amount of the Shift Rate.



In a year in which a negative index return is **less than the 10% Shift**, the portion of the adjusted return above zero is adjusted by the participation rate.



In a year in which a index return is **positive**, the Shift will increase the return by 10%, and then that amount is adjusted by the participation rate.

Hypothetical index return	Index credit
25%	17.5%
20%	15.0%
15%	12.5%
10%	10.0%
5%	7.5%
0%	5.0%
-5%	2.5%
-10%	0.0%
-15%	-5%
-20%	-10%
-25%	-15%

Indices available
S&P 500®

This is a hypothetical example for illustrative purposes only and assumes funds are held in an indexed account until the completion of the Crediting Period. It does not reflect the historical performance of any index or indexed account. An Interim Value Adjustment is applied to funds withdrawn prior to the end of a Crediting Period and may be negative or positive. The downside 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. Optional benefit charges will reduce returns. One cannot invest directly in an index. The rates displayed are applicable for Indexed Accounts using the S&P 500® as the underlying index. The rates are as of 8/11/2025.

# ACCUMULINK™ ADVANCE INDEXED CREDITING STRATEGIES

## 20% buffer, with a participation rate

Buffer methodologies help reduce the impact of a down market on your account values. If the index return is negative for the year, the amount of the buffer will reduce the negative impact on your account values. For the 20% Buffer option, this means that any negative index return, up to 20%, will result in no change for that year. If the index goes down more than 20%, the first 20% of losses will have no impact, and only the loss in excess of 20% would be deducted.

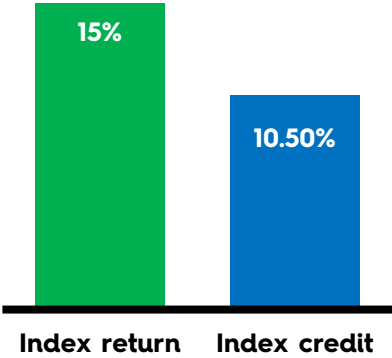
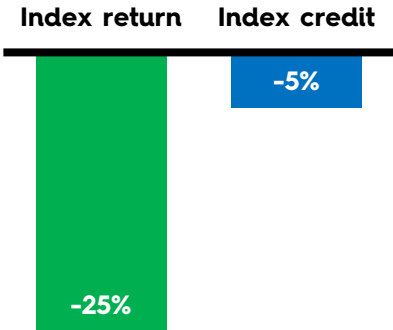
For years in which the index is positive, index returns will be adjusted by the participation rate or up to stated cap – which then becomes the index credit.

This methodology is also available as a six-year index crediting period option.<sup>1</sup>

	Indexed crediting detail
Floor	-
Buffer	20%
Shift	-
Cap	-
Par Rate	70%

### Hypothetical index scenarios

In a year in which the index is **negative**, the loss will be reduced by the stated 20% buffer rate.



In a year in which the index is **positive**, your annuity will receive a credit multiplied by the participation rate.

Hypothetical index return	Index credit
25%	17.50%
20%	14.00%
15%	10.50%
10%	7.00%
5%	3.50%
0%	0%
-5%	0%
-10%	0%
-15%	0%
-20%	0%
-25%	-5%

Indices available
S&P 500®
MSCI EAFE
NASDAQ 100®
JEDI

1. Six-year crediting period options are only available at contract issue.

This is a hypothetical example for illustrative purposes only and assumes funds are held in an indexed account until the completion of the Crediting Period. It does not reflect the historical performance of any index or indexed account. An Interim Value Adjustment is applied to funds withdrawn prior to the end of a Crediting Period and may be negative or positive. The downside 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. Optional benefit charges will reduce returns. One cannot invest directly in an index. The rates displayed are applicable for Indexed Accounts using the S&P 500® as the underlying index. The rates are as of 8/11/2025.

# ACCUMULINK™ ADVANCE INDEXED CREDITING STRATEGIES

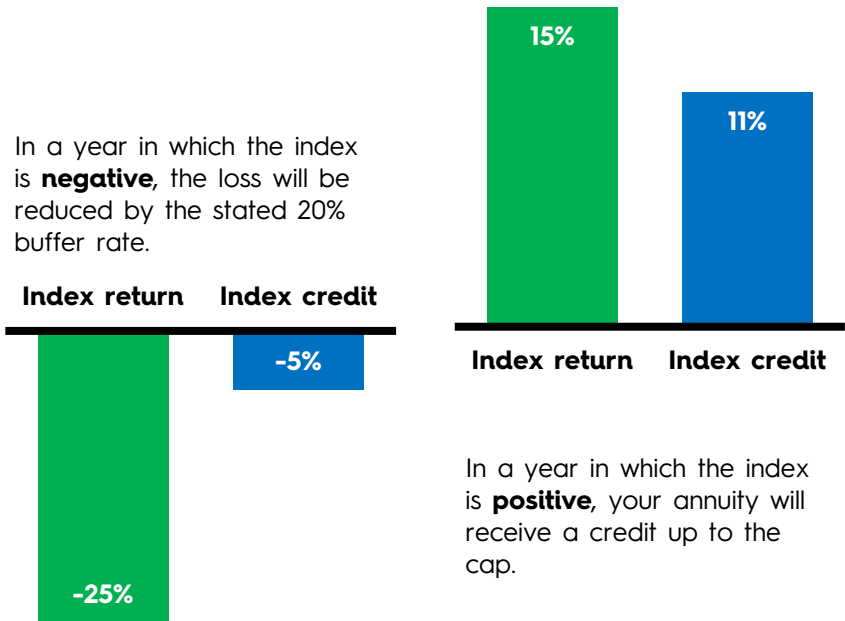
## 20% buffer, with a cap

Buffer methodologies help reduce the impact of a down market on your account values. If the index return is negative for the year, the amount of the buffer will reduce the negative impact on your account values. For the 20% Buffer option, this means that any negative index return, up to 20%, will result in no change for that year. If the index goes down more than 20%, the first 20% of losses will have no impact, and only the loss in excess of 20% would be deducted.

For years in which the index is positive, index returns will be adjusted by the participation rate or up to a stated cap – which then becomes the index credit.

	Indexed crediting detail
Floor	-
Buffer	20%
Shift	-
Cap	11%
Par Rate	-

### Hypothetical index scenarios



Hypothetical index return	Index credit
25%	11%
20%	11%
15%	11%
10%	10%
5%	5%
0%	0%
-5%	0%
-10%	0%
-15%	0%
-20%	0%
-25%	-5%

Indices available
S&P 500®

This is a hypothetical example for illustrative purposes only and assumes funds are held in an indexed account until the completion of the Crediting Period. It does not reflect the historical performance of any index or indexed account. An Interim Value Adjustment is applied to funds withdrawn prior to the end of a Crediting Period and may be negative or positive. The downside 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. Optional benefit charges will reduce returns. One cannot invest directly in an index. The rates displayed are applicable for Indexed Accounts using the S&P 500® as the underlying index. The rates are as of 8/11/2025.

# ACCUMULINK™ ADVANCE INDEXED CREDITING STRATEGIES

## 10% buffer, with a participation rate

Buffer methodologies help reduce the impact of a down market on your account values. If the index return is negative for the year, the amount of the buffer will reduce any negative impact on your account values. For the 10% Buffer option, this means that any negative index return, up to 10%, will result in no change for that year. If the index goes down more than 10%, the first 10% of losses will have no impact, and only the loss in excess of 10% would be deducted.

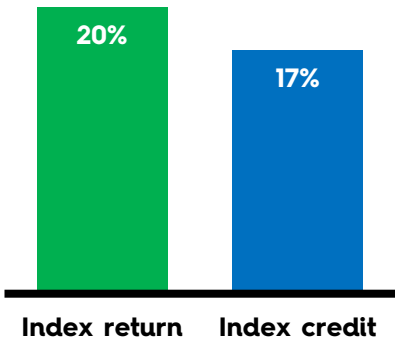
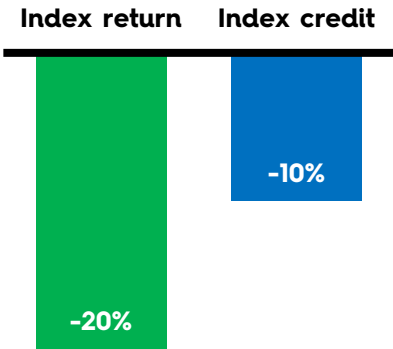
For years in which the index is positive, index returns will be adjusted by the participation rate or up to a stated cap – which then becomes the index credit.

This methodology is also available as a six-year index crediting period option.<sup>2</sup>

	Indexed crediting detail
Floor	-
Buffer	10%
Shift	-
Cap	-
Par Rate	85%

### Hypothetical index scenarios

In a year in which the index is **negative**, the loss will be reduced by the stated 10% buffer rate.



In a year in which the index is **positive**, your annuity will receive a credit multiplied by the participation rate.

Hypothetical index return	Index credit
25%	21.25%
20%	17.00%
15%	12.75%
10%	8.50%
5%	4.25%
0%	0%
-5%	0%
-10%	0%
-15%	-5%
-20%	-10%
-25%	-15%

Indices available
S&P 500®
MSCI EAFE
NASDAQ 100®
JEDI

2. Six-year crediting period options are only available at contract issue.

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# ACCUMULINK™ ADVANCE INDEXED CREDITING STRATEGIES

## 10% buffer, with a cap

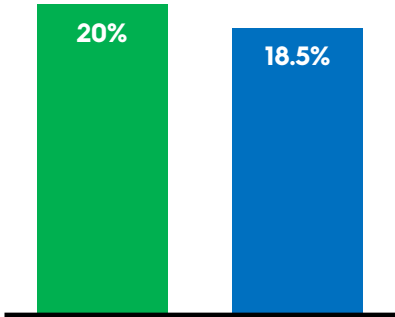
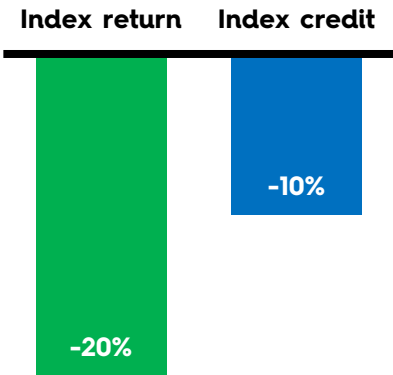
Buffer methodologies help reduce the impact of a down market on your account values. If the index return is negative for the year, the amount of the buffer will reduce the negative impact on your account values. For the 10% Buffer option, this means that any negative index return, up to 10%, will result in no change for that year. If the index goes down more than 10%, the first 10% of losses will have no impact, and only the loss in excess of 10% would be deducted.

For years in which the index is positive, index returns will be adjusted by the participation rate or up to a stated cap – which then becomes the index credit.

	Indexed crediting detail
Floor	-
Buffer	10%
Shift	-
Cap	18.5%
Par Rate	-

### Hypothetical index scenarios

In a year in which the index is **negative**, the loss will be reduced by the stated 10% buffer rate.



In a year in which the index is **positive**, your annuity will receive a credit up to the cap.

Hypothetical index return	Index credit
25%	18.5%
20%	18.5%
15%	15.0%
10%	10.0%
5%	5.0%
0%	0%
-5%	0%
-10%	0%
-15%	-5%
-20%	-10%
-25%	-15%

Indices available
S&P 500®
MSCI EAFE
NASDAQ 100®

This is a hypothetical example for illustrative purposes only and assumes funds are held in an indexed account until the completion of the Crediting Period. It does not reflect the historical performance of any index or indexed account. An Interim Value Adjustment is applied to funds withdrawn prior to the end of a Crediting Period and may be negative or positive. The downside 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. Optional benefit charges will reduce returns. One cannot invest directly in an index. The rates displayed are applicable for Indexed Accounts using the S&P 500® as the underlying index. The rates are as of 8/11/2025.



# ACCUMULINK™ ADVANCE INDEXED CREDITING STRATEGIES

## 1% buffer, with a participation rate

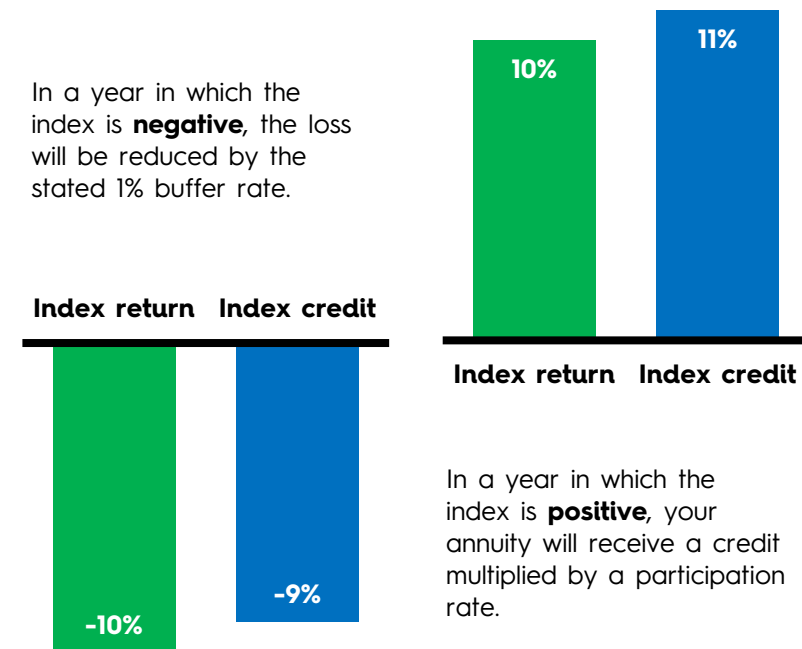
Buffer methodologies help reduce the impact of a down market on your account values. If the index return is negative for the year, the amount of the buffer will reduce the negative impact on your account values. For the 1% Buffer option, this means that any negative index return, up to 1%, will result in no change for that year. If the index goes down more than 1%, the first 1% of losses will have no impact, and only the loss in excess of 1% would be deducted.

For years in which the index is positive, index returns will be adjusted by the participation rate – which then becomes the index credit.

This methodology is also available as a six-year index crediting period option.<sup>3</sup>

Indexed crediting detail	
Floor	–
Buffer	1%
Shift	–
Cap	–
Par Rate	110%

### Hypothetical index scenarios



Hypothetical index return	Index credit
25%	27.5%
20%	22.0%
15%	16.5%
10%	11.0%
5%	5.5%
0%	0%
-5%	-4%
-10%	-9%
-15%	-14%
-20%	-19%
-25%	-24%

Indices available
S&P 500®
MSCI EAFE
NASDAQ 100®
JEDI

3. Six-year crediting period options are only available at contract issue.

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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.

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.

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