

QUICK FACTS

AccumuLink™ Advance

Please refer to the prospectus for complete details on the features and optional benefits of the AccumuLink Advance annuity.

Issue Age and Purchase Payment Limits

Maximum Issue Age	85 for either owner and/or annuitant
Purchase Payments	Minimum: \$25,000 Maximum: \$2 millions without Home Office approval Additional Purchase Payments: Not permitted
Plan Types	Non-qualified, IRA (Traditional, Roth, Inherited), UGMA/UTMA

Account Options (Contracts may allocate to multiple account options)

Account options	1-year Point-to-Point Indexed Options			
	Downside Protection	Upside Potential	Available Indices	
0% Floor		Cap	S&P 500®	
1% Buffer		Participation Rate	S&P 500® MSCI EAFE	NASDAQ 100® Janus Henderson Equity Directionality Excess Return Index (JEDI).
10% Buffer		Participation Rate	S&P 500® MSCI EAFE	NASDAQ 100® JEDI
		Cap	S&P 500® MSCI EAFE	NASDAQ 100®
20% Buffer		Participation Rate	S&P 500® MSCI EAFE	NASDAQ 100® JEDI
		Cap	S&P 500®	
10% Shift		Participation Rate	S&P 500®	

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

Account Options (Contracts may allocate to multiple account options)

Account options (continued)	6-Year Point-to-Point Options - Only available at issue			
	Downside Protection	Upside Potential	Available Indices	
	1% Buffer	Participation Rate	S&P 500® MSCI EAFE	NASDAQ 100® JEDI
	10% Buffer	Participation Rate	S&P 500® MSCI EAFE	NASDAQ 100® JEDI
	20% Buffer	Participation Rate	S&P 500® MSCI EAFE	NASDAQ 100® JEDI

Guaranteed Interest Accounts

Fixed Account - 1 year

Contract Charge/Adjustment

Surrender Charge	Beginning of Contract Year	1	2	3	4	5	6
		8%	8%	7%	6%	5%	4%

The percentage will be multiplied by the gross amount withdrawn in excess of the free withdrawal amount.

Access

Free Withdrawal	The free withdrawal amount is equal to 10% of the Contract Value as of the most recent Contract Anniversary (10% of Purchase Payments in the first Contract Year). Free Withdrawal is not applied at full surrender.
Waiver of Surrender Charge	Surrender charges are waived upon the following events: <ul style="list-style-type: none"> • Annuitization • Death • Withdrawal or surrender during a qualifying Nursing Home stay or Terminal Condition of the owner or joint owner. There is a one-year waiting period following any change of ownership during which these waiver provisions do not apply. • Required Minimum Distribution (RMD) in excess of Free Withdrawal Amount per contract year.
Transfers	Transfers must only involve accounts that are at the end of their respective crediting periods; no transfers may be made in the middle of a crediting period unless Performance Locking (more details below). Transfer requests must be received by the Annuity Service Center no later than one business day prior to the end of the crediting period. Transfers will earn the renewal rate for the selected account.
Guaranteed Minimum Surrender Value (GMSV)	The GMSV for the Fixed Account is equal to 87.5% of the Purchase Payment allocated to the Fixed Account multiplied by the GMSV Purchase Payment Percentage accumulated at the applicable GMSV Rate (1% - 3%) and adjusted for any amounts withdrawn or transferred. Interest is credited to the GMSV daily. The GMSV for each Indexed Account is equal to zero.
Performance Lock	This feature allows the Account Value in each Indexed Account to be locked in once per Crediting Period, per Indexed Account. The locked Account Value will be automatically transferred to the Fixed Account, where it will accrue interest at the contract's current Fixed Account interest rate. The locked funds may remain in the Fixed Account or may be reallocated to an available 1-year Indexed Account on any subsequent Contract Anniversary.
Standard Death Benefit	Contract Value

Optional Death Benefit Riders

Optional Riders ³	Optional Return of Purchase Payments Death Benefit
	<ul style="list-style-type: none"> • Annual Charge deducted - 0.15% (under age 71) - 0.40% (age 71 and older)
	Accelerated Death Benefit¹/Roll-Up Death Benefit with Enhanced Surrender Value² <ul style="list-style-type: none"> • 6% roll-up • Annual Charge deducted. - 0.75% (under age 71) - 1.15% (age 71 and older)

1. Accelerated Death Benefit rider features may vary by state and is not available in MA, IL, TX, VA, and WA.

2. Roll-Up Death Benefit with Enhanced Surrender Value is only available in IL, TX, VA.

3. 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.

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.

We do not provide advice or recommendations on when it may be appropriate or inappropriate to exercise a Performance Lock. You assume all risks associated with a Performance Lock, including the risk that you may experience a greater loss by exercising a Performance Lock than if you had held your funds in the Indexed Account until the completion of the Crediting Period. The account value quoted to you at the time you request a Performance Lock may be higher or lower than the value determined at the time the Performance Lock is processed. You should consider discussing with your financial professional prior to requesting a Performance Lock.

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.

This material must be preceded or accompanied by the current AccumuLink™ Advance product prospectus. The current contract prospectus can be located at (insert current hyperlink). Refer to the prospectus and product materials for important information and disclosures concerning the product, charges and fees, account options, and indexes. You should carefully consider the investment objectives and risks of the registered index linked annuity before investing.

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