securian FINANCIAL®

AccumuLink™ Advance
Registered index-linked annuity

Insurance products issued by:
Minnesota Life Insurance Company

Shift strategy: a twist on dual direction

Shifting your zero provides built-in protection while having an opportunity at potential upside.

Turn moderate market declines into positive returns

How it works

The shift helps address a common dilemma that puts financial professionals in an impossible position: clients who can't afford to lose money but won't accept a cap on growth. Rather than forcing a choice between protection and unlimited upside, the shift strategy targets the real source of client anxiety — the routine market setbacks that derail long-term strategies.

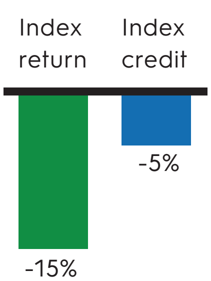
Most client fear isn't about catastrophic crashes, rather the frequent -5% to -15% years that make them question their investment approach. The shift helps reduce common swings while preserving participation in meaningful bull markets.

This gives you a behaviorally intelligent solution to offer clients who want enough protection to stay invested but enough upside potential to feel truly positioned for growth. You're offering protection designed around how markets typically behave and how clients often times react.

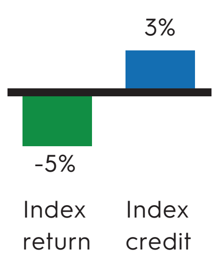
The calculation is straightforward: add 10% to the index return, then multiply by a stated participation rate (60% in the examples below).

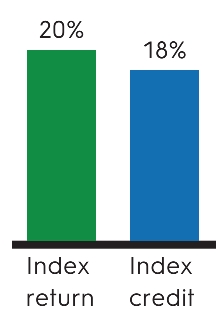
Hypothetical index scenarios

In a year in which a negative index return is **less 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 **greater 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.

Learn more

Call our annuity wholesaling team today at
1-866-335-7355 or scan the QR code to visit
securian.com/accumulink-tools for more information.

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.

The Shift crediting strategy is one of several options available within the product. All crediting methodologies should be reviewed and fully explained to the client so they can make an informed decision that is appropriate for their individual situation.

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. 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

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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.

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