

ACCUMULINK™ ADVANCE

The Accelerated Death Benefit Rider

The Accelerated Death Benefit Rider, available for an additional cost on AccumuLink Advance registered index-linked annuity, provides a guaranteed death benefit that offers additional growth potential.

The 6% roll-up (compounded annually) feature allows your death benefit to grow even in years when your contract value doesn't. This value accumulates every day until you reach age 85 (assuming no withdrawals), up to a maximum of 200% of your contract value.¹

The Accelerated Death Benefit provides an "acceleration" feature that can help cover you if your health changes.

With this rider on AccumuLink Advance, if you experience an expected permanent change in your health you can accelerate your death benefit. This feature provides full access to your death benefit value while you're still living, and flexibility on how to spend the proceeds.

After a 30-day waiting period, the acceleration feature may be available, based on certification of a permanent "qualifying event" (after a 90-day elimination period, which can run concurrently with the waiting period). Please refer to the current AccumuLink Advance prospectus for any state variations that may apply.

Once your benefit is accelerated, the contract value is increased to the death benefit value. You can then take withdrawals without incurring any charges.² And spend your benefit at whatever pace and however you choose (including but not limited to):

- Care facility expenses
- Home care
- Medical supplies
- Home expenses
- Lawn care
- Vacation

1. The maximum is based on contract value, which can grow based on interest earned, or decline due to rider charges. As a result, once your death benefit reaches the maximum, it may fluctuate up or down as your contract value changes.

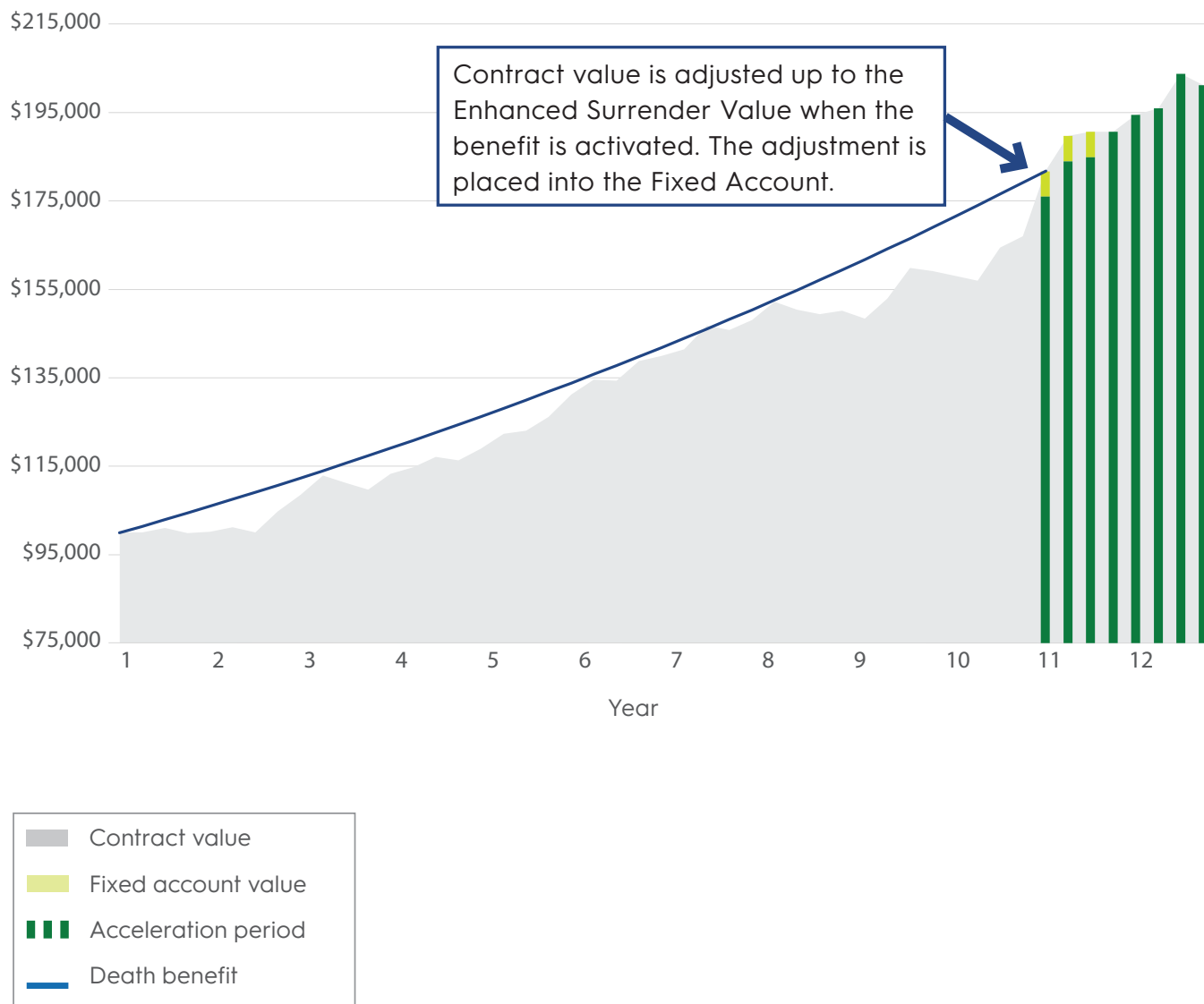
2. Surrender charges are waived during the Acceleration Period. However, withdrawals during the Acceleration Period have the same tax consequences as any other withdrawal. You should seek assistance from your personal tax advisor. Upon acceleration of the death benefit, the 6% Roll-up Value stops increasing.

**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**

How the 6% roll-up and death benefit acceleration work



This hypothetical example is for illustrative purposes only. It is not indicative of any particular time period or guarantee of future performance.

The Accelerated Death Benefit Rider is not long-term care insurance. It is not a qualified benefit under the Internal Revenue Code. An individual may not purchase this optional death benefit rider if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADLs. The Accelerated Death Benefit Rider provides an option to accelerate death benefit proceeds in the event that the owner becomes chronically or terminally ill. (You should consult the application for eligibility criteria.)

Withdrawals or surrender of contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal. (You may wish to consult your tax advisor before electing to accelerate your benefit.)

What is a qualifying event?

A qualifying event is one of the following permanent conditions, certified by a licensed health care practitioner, within the preceding 12-month period:

Chronic illness, an expected permanent condition where the individual is either (a) Unable to perform, without substantial assistance from another person, at least 2 of 6 Activities of Daily Living* (ADLs) due to loss of functional capacity, or (b) Severe cognitive impairment - A loss or deterioration in intellectual capacity that is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia.**

Terminal illness, the individual has a terminal condition which results in a life expectancy of 12 months or less.

*Activities of Daily Living refer to basic functional abilities that ensure the ability for self-care and ability to live independently without substantial assistance from another individual. The six ADLs are:

1. Bathing: Washing oneself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower.
2. Continence: The ability to maintain control of bowel and bladder function or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
3. Dressing: Putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
4. Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
5. Toileting: Getting to and from the toilet, getting on and off the toilet and performing associated personal hygiene.
6. Transferring: Moving into or out of a bed, chair or wheelchair.

Individuals may not purchase this product if they are currently in a nursing home, skilled nursing facility, or unable to perform any one of the six ADLs.

**Severe Cognitive Impairment is measured by clinical evidence and standardized tests that reliably measure impairment in the following areas:

- (a) short-term or long-term memory; or
- (b) orientation to people, places or time; or
- (c) deductive or abstract reasoning; or
- (d) judgement as it relates to safety awareness.



This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

The accelerated death benefit is not intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)).

The acceleration of death benefit feature provides an unrestricted cash benefit that can be accessed upon the owner becoming chronically or terminally ill, or otherwise meeting the eligibility requirements under the rider.

There are product differences between long-term care insurance ("LTC") and annuities containing accelerated death benefit ("ADB"). ADB provides for unrestricted access to the value of your death benefit upon meeting certain eligibility criteria, including chronic or terminal illness. ADB eligibility is not conditioned upon receipt of LTC services. The amount available for withdrawal will depend on the values of the death benefit at the time of acceleration. Any withdrawals on amounts accelerated under an ADB will reduce any future payable death benefit. The payment of LTC benefits will not reduce any death benefit that may become payable. LTC policies may also restrict the payment of benefits to only those actual expenses incurred for services received. To the contrary, and as is the case with this benefit, there are no restrictions on the use of proceeds when accelerated under an ADB.

The benefits available under an LTC product are selected by the owner at issue and may be available as a standalone policy or benefits may be included under a rider. The benefits are based on different benefit levels available and a pool of money that is selected at the time of purchase. This ADB rider is attached to an annuity contract. The benefits are based on your purchase payment and can grow over time according to the features of the rider and underlying contract.

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.

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.

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 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.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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.

A purpose of the method of marketing is solicitation of insurance and that contact will be made by an insurance agent or agency.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. Securities products are distributed by Securian Financial Services, Inc., member FINRA. 400 Robert Street North, St. Paul, MN 55101-2098.

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