



## ACCUMULINK™ ADVANCE

# The Roll-up Death Benefit with Enhanced Surrender Value Rider

**Roll-up Death Benefit with Enhanced Surrender Value, available on AccumuLink Advance for an additional cost, provides a guaranteed death benefit that offers additional growth potential.**

With a guaranteed death benefit that offers a 6% Roll-up (compounded daily), your death benefit value can 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.<sup>1</sup>

But what happens if your needs change? The rider provides the opportunity to activate the Enhanced Surrender Value if you become chronically or terminally ill. Equal to your contract value plus any additional amount needed to equal the death benefit value, this feature provides full access to this enhanced value while you're still living, with flexibility on how to spend the proceeds.

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:

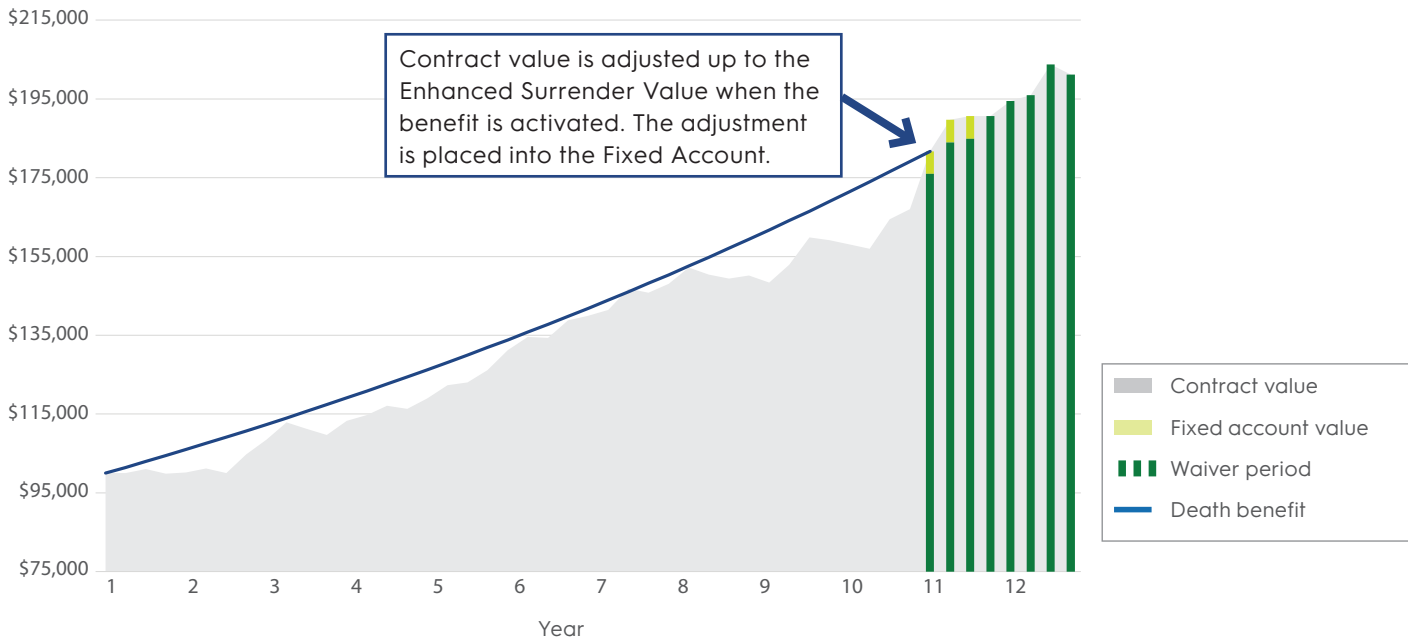
**Minnesota Life  
Insurance Company**

After any applicable waiting period (typically up to one year), the Enhanced Surrender Value may be available based on certification of a permanent “qualifying event” (may include an 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 you activate the Enhanced Surrender Value, you can then take withdrawals during the Waiver Period without any surrender charge.<sup>2</sup> And, you can spend your benefit at whatever pace and however you choose (including but not limited to):



## HOW THE 6% ROLL-UP AND ENHANCED SURRENDER VALUE WORK



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

The Roll-up Death Benefit with Enhanced Surrender Value 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 Roll-up Death Benefit with Enhanced Surrender Value Rider provides access to the Enhanced Surrender Value 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 waiver 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:

---

**Chronic illness**, where one is either (a) unable to perform at least two of six activities of daily living, or (b) has severe cognitive impairment.

Activities of daily living (ADLs) 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: bathing, continence, dressing, eating, toileting and transferring. Severe cognitive impairment is the deterioration or loss of intellectual capacity, requiring substantial assistance by another person to protect you from threats to health and safety.

---

**Terminal illness**, where one has a terminal condition directly resulting in a significantly reduced life expectancy. (This is typically 12 months or less. It may vary by state.)

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.

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.

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.

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 are distributed by Securian Financial Services, Inc., member FINRA. 400 Robert Street North, St. Paul, MN 55101-2098.

Policy form numbers: 18-70456, 19-70482, ICC24-72796, 24-72796, ICC24-72797, 24-72797, and any state variations.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.



PREPARE  
PROTECT  
SECURE

[securian.com](https://securian.com)

400 Robert Street North, St. Paul, MN 55101-2098  
©2025 Securian Financial Group, Inc. All rights reserved.

F107078-9 8-2025 DOFU 8-2025  
4499124