

QUICK FACTS

IncomeToday! 2.0 – A single payment immediate annuity

Issue Age and Purchase Payment Limits

Maximum Issue Age	90 for either owner and/or annuitant (85 for Single/Joint Life only options)
Minimum	\$10,000
Maximum	\$2 million without prior company approval
Markets	<ul style="list-style-type: none"> • Nonqualified • Roth IRA • Traditional IRA
Income Guarantee	You can guarantee an income you won't outlive, or guarantee income for a time period you select.

Annuity Income Options

Period Certain	Period Certain only of <5-30> Years (based on availability)
Single Life Options	<ul style="list-style-type: none"> • Life only • Life with Period Certain of <5-30> years • Life with Cash Refund • Life with Installment Refund
Joint Life Options	You may select the percentage <%> to continue upon the death of the first individual <100%, 66.67% or 50%>: <ul style="list-style-type: none"> • Joint Life with <x%> to Survivor • Joint Life with Period Certain of <5-30> years and <x%> to Survivor* • Joint Life with Cash Refund (100% to Survivor)
Income Frequency	Available on a monthly, quarterly, semi-annual or annual basis.
Payment Dates	1st – 27th of the month. The initial income payment may begin up to one year from contract issue.
Method of Payment	Convenient EFT (Electronic Funds Transfer) will send your payments directly to your bank account.

*If first death occurs during the Period Certain, any reduction in income for the 50% and 66.67% options will not occur until after the Period Certain ends.

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

Advance Withdrawal Benefit (optional)

Access

The Advance Withdrawal Benefit is available for no additional cost with annuity income options that include a period certain guarantee.

Under the Advance Withdrawal Benefit, you may take a one-time withdrawal at any time prior to the end of the guaranteed period certain. The amount available for withdrawal is 25%-75% of the Withdrawal Value (present value of the remaining income payments in the Period Certain). The minimum withdrawal is \$1,000.

A withdrawal will reduce the amount of your annuity income payment for the remainder of the period certain. The reduction will be in direct proportion to the percentage of the withdrawal to the Withdrawal Value.

If you select a fixed Period Certain only option, your income payments will stop at the end of the guaranteed period. If you select a Single or Joint Life option with a Period Certain, your income payment amount at the end of the guaranteed period will return to the amount that would normally have been paid as if no withdrawal was made.

Death Benefit

Beneficiary Protection

Death benefits vary by the annuity income option selected. Please discuss the options with your financial professional to determine which option best meets your needs and financial situation.

Additional Features

Optional Elections

The following may be selected/deselected for purposes of preserving eligibility for certain external and/or government benefits. Please consult with an attorney to determine appropriate suitability.

- **Advance Withdrawal Benefit** (automatically included with options that include a Period Certain unless declined at time of application)
- **Non-Assignability Endorsement** (may be elected to waive assignment provisions)

**At Securian Financial,
we're here for family.
And we're here because of it.**

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Like you, we believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.

IncomeToday! 2.0 is a single payment immediate annuity. The guarantees in *IncomeToday! 2.0* are subject to the financial strength and claims-paying ability of the issuing insurance company. You should thoroughly review your contract for specific details of the product features and costs.

Income payments and withdrawals from immediate annuities are generally taxable as ordinary income in the year in which taken. When purchased as part of an IRA or other qualified plan, the IRA or qualified plan already provides tax deferral of earnings and the annuity contract does not provide any additional tax deferred treatment of earnings. Withdrawals taken from a qualified plan prior to age 59½ may incur a 10% federal tax penalty. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions.

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.

Policy form numbers: 21-70645, ICC21-70645, 21-70647, ICC21-70647, 21-70648, ICC21-70648.

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.



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