

# *IncomeToday! 2.0*

Guaranteed income for your clients,  
today and tomorrow

Clients who are in or nearing retirement won't need to worry whether their income will last as long as they do. *IncomeToday! 2.0*, an immediate income annuity, provides guaranteed retirement income today and tomorrow. With customizable options to fit clients' unique needs, it's designed to be a safe, secure part of their overall portfolio.

*IncomeToday! 2.0* offers clients:

- **A range of income choices** and guarantees to meet client needs
- **Protection** from the ups and downs of the markets
- **Freedom** for your clients to invest the balance of their portfolio more aggressively
- **The ability to stretch** their tax liability over time
- **Additional liquidity**, via the Advance Withdrawal Benefit, if they need it.

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***IncomeToday! 2.0* can get you in front of clients to meet their need for income in retirement.**

Give our fact sheet a glance, then call for an income quote. Get to know Securian Financial and what we can do to help you succeed in the retirement income marketplace!

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**Call our Sales  
Desk today:**

**1-866-335-7355**

<b>IncomeToday! A single-payment immediate annuity</b>	
<b>Maximum Issue Age</b>	90 for either owner and/or annuitant, 85 for Single/Joint Life only options.
<b>Purchase Payments</b>	<b>Minimum:</b> \$10,000 <b>Maximum:</b> \$2 million without prior company approval
<b>Markets</b>	<ul style="list-style-type: none"> <li>• Nonqualified</li> <li>• Roth IRA</li> <li>• Traditional IRA</li> </ul>
<b>Income Guarantee</b>	Can guarantee an income that can't be outlived, or guarantee an income for a set period of time.
<b>Annuity Income Options</b>	<p><b>Period Certain:</b></p> <ul style="list-style-type: none"> <li>• Period Certain only of &lt;5-30&gt; years (based on availability)</li> </ul> <p><b>Single Life Options:</b></p> <ul style="list-style-type: none"> <li>• Life only</li> <li>• Life with Period Certain of &lt;5-30&gt; years</li> <li>• Life with Cash Refund</li> <li>• Life with Installment Refund</li> </ul> <p><b>Joint Life Options</b> including choice of 100%, 66.67% or 50% to continue upon death of first individual:</p> <ul style="list-style-type: none"> <li>• Joint Life with &lt;x%&gt; to Survivor</li> <li>• Joint Life with Period Certain of &lt;5-30&gt; years and &lt;x%&gt; to Survivor*</li> <li>• Joint Life with Cash Refund (100% to Survivor)</li> </ul> <p>*If first death occurs during the Period Certain, any reduction in income for the 50% and 66.67% options will not occur until <b>after</b> the Period Certain ends.</p>
<b>Income Frequency</b>	Available on a monthly, quarterly, semi-annual or annual basis.
<b>Payment Dates</b>	1st - 27th of the month. The initial income payment may begin up to one year from contract issue.
<b>Method of Payment</b>	Convenient EFT (Electronic Funds Transfer) will send payments directly to the client's bank account.
<b>Advance Withdrawal Benefit (optional)</b>	<p><b>The Advance Withdrawal Benefit</b> is available with annuity income options that include a period certain guarantee.</p> <p>Under the Advance Withdrawal Benefit, clients 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.</p> <p>A withdrawal will reduce the amount of the 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.</p> <p>If a fixed Period Certain only option is selected, the income payments will stop at the end of the guaranteed period.</p> <p>If a Single or Joint Life option with a Period Certain is selected, the 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.</p>
<b>Beneficiary Protection</b>	Death benefits vary by the annuity income option selected.
<b>Income Quote Guarantee</b>	Income quotes are guaranteed for up to a maximum of 14 days. An optional 60-day rate lock is available on certain 1035 Exchanges, non-qualified transfers and IRAs. Please contact the sales desk for more information.
<b>Optional Features</b>	<p>The following options may be selected/deselected for purposes of preserving eligibility for certain external and/or government benefits. Your clients should consult with an attorney to determine appropriate suitability.</p> <ul style="list-style-type: none"> <li>• <b>Advance Withdrawal Benefit</b> (automatically included with options that include a Period Certain unless declined at time of application)</li> <li>• <b>Non-Assignability Endorsement</b> (may be elected to waive assignment provisions)</li> </ul>



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

We're guided by our purpose: helping customers build secure tomorrows. Since 1880, we've been building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers. We're committed to the markets we serve, providing insurance, investment and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most.



### ***IncomeToday! 2.0***

For guaranteed income today  
and tomorrow.

**Learn more: 1-866-335-7355**

*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. One should thoroughly review their 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.

Keep in mind that the annuity income option, frequency and payment dates cannot be changed once elected. Availability of some Period Certain durations may be limited. Clients should thoroughly review their contract for specific details of the product features and costs.

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, especially as it applies to Medicaid eligibility and planning

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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.

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SECURE

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