

MULTIOPTION® MOMENTUM

A great complement to your practice

Securian Financial's investment-only variable annuity (IOVA), MultiOption Momentum, can be a great complement to the managed money business you are currently doing. It might be a good option for high-income earning clients looking to manage their wealth and achieve their long-term retirement goals while being able to customize the annuity to meet their investment risk comfort level.

Learn More

For more information on MultiOption Momentum visit **[Securian.com/momentum](https://securian.com/momentum)** or call the Securian Sales Desk at **1-866-335-7355**.

Here are some reasons to consider adding MultiOption Momentum to your practice:

A wide range of investment choices

- More than 75 variable subaccount options
- Five indexed investment options
- Access to competitive investment firms and a wide array of investment options
- Downside protection with ability to allocate investments to the indexed options

Tax advantages of a variable annuity

- Tax-deferral on earnings
- Tax-free transfers and rebalance between investment options
- Automatic reinvestment of variable investment earnings, dividends, and capital gains without creating taxable events

Ability to leave a legacy

With MultiOption Momentum, your clients can add guarantees to the assets they leave behind by adding one of these two optional death benefits for an additional cost:

- Return of Purchase Payments Death Benefit
- Premier Protector Death Benefit

Fees matter, your clients have options

- Annual expense options starting at 0.90% (0.80% if net purchase payments \$1 million or greater)¹
- Clients can help manage their costs by electing the combination of benefits that is right for their unique financial goals

1. Charge based on net purchase payments. Initially set at contract issue and adjusted each calendar quarter if applicable.

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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. Variable annuities have additional expenses such as mortality and expense risk, administrative charge, investment management fees and rider fees. Variable sub-accounts of annuities are subject to market fluctuation, investment risk and loss of principal.

Some products and features may not be available in all states and features may vary by state. Not all products, features and optional benefits are available from all firms. Please consult with your firm before providing any products/services or materials listed here.

The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. The guarantees have no bearing on the variable investment performance.

Optional living benefits and optional death benefits are available at an additional cost.

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