

Products that do not allow reallocation on an annual basis can sometimes seem convenient because you can “set it and forget it.” But you might be missing out on a great opportunity to add more value to your relationship with your client.

MultiOption Momentum gives you and your client the flexibility to review their goals, assess the current economic environment, and make changes annually. This gives you a great reason to reach out and make contact once a year.

Connecting annually with your clients around their MultiOption Momentum contract anniversary each year can have big gains for them, and you!

In our MultiOption Momentum annual review kit, we’ve included all the tools you need to start the conversation and discuss the following with your clients:

- Re-allocation
- Making additional deposits
- Locking-in fees

Remember, sales is a contact sport! MultiOption Momentum gives you one more great reason to reach out to your best clients.

Questions?

Contact your wholesaler:

[wholesaler info]
[wholesaler phone]
[wholesaler email]

MultiOption Momentum Annual Review Kit

1 Contact your client

We've made it easy for you to start the conversation with your clients. Customize the email below and send it out each year prior to your clients' contract anniversary to touch base on their MultiOption Momentum contract.

Remember: Get in touch with your clients at least 30 days prior to your client's contract anniversary, as that gives them time to transfer¹ from Variable Accounts to Indexed Accounts if they should choose to.

MultiOption Momentum email template to clients

[Email template](#)

2 Prepare for your meeting

We've put together all the tools that you need to discuss your clients MultiOption Momentum contract. Prior to your meeting, download their annual review statement and review the tools below.

Review your client's annual statement

How to access your client's annual statement

1. [Login here](#)
2. Go to documents
3. Find and download your client's most recent statement

5 Key things to cover in the annual statement

Look over this [sample annual statement](#) & review the 5 key things to go over with your client.



Tools for your Meeting

For financial professionals:

- [MultiOption Momentum investment options & fees](#)
- [Asset allocation e-toolkit for financial professionals](#)
- [MultiOption Momentum quick facts](#)

For clients:

- [Asset allocation e-toolkit for clients](#)
- [View variable investment lineup](#)
- [View indexed account overview lineup](#)

1. Transfers from the Variable Account into the Indexed Accounts may be requested within 30 days before a Contract Anniversary.

3 Meet with your client

Review your client's annual statement with them

Point out the key things that are highlighted in the sample annual statement

Discuss asset allocation

When markets change, so should your client's investment allocation. Each year on their MultiOption Momentum contract anniversary clients can reallocate their investments to increase the potential for more consistent returns over time. Remember, clients can change their investments without creating a "taxable event."

Consider moving other assets into MultiOption Momentum

Many clients purchased MultiOption Momentum because:

- Fees matter
- It includes built-in hedging
- It provides tax efficiencies

Reminding your clients why they chose MultiOption Momentum may make them realize some of their other assets could be more appropriately placed in Momentum as well.

Do your clients know that they can make additional deposits into their MultiOption Momentum variable annuity after the initial purchase?

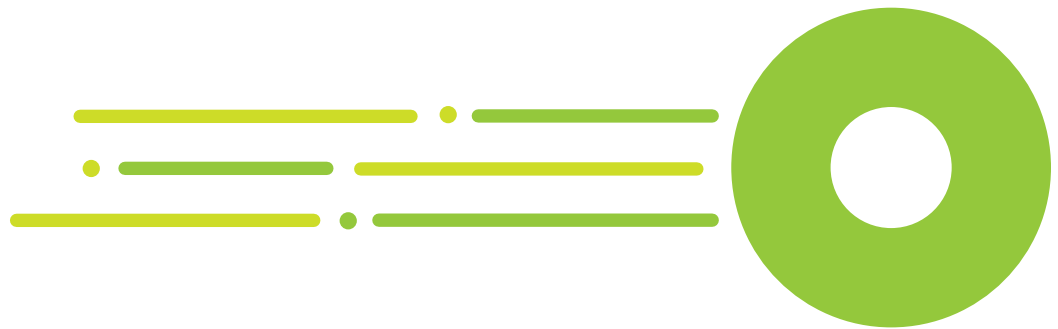


That's it!

The only thing that remains is to submit any paperwork.

Want more tips?

If you would like to hear some great tips and insights that other financial professionals use for annual reviews, call your wholesaler at: [000-000-0000]



Subject line: Let's review your MultiOption® Momentum annuity together

Hi [Client Name],

Your MultiOption® Momentum variable annuity, issued by Minnesota Life Insurance Company, is coming up on its contract anniversary. This is a great opportunity for us to review your annuity and make sure it continues to align with your retirement goals.

A lot can change in a year—both in the markets and in your personal financial picture. That's why an annual review is so valuable. During our meeting, we'll take about 30–35 minutes to cover:

- **Your asset allocation strategy:** Market fluctuations can affect your account balance. Let's review your investments to ensure they still fit your long-term objectives.
- **Fees, protection, and inflation planning:** We'll consider options for locking in current fees and strategies to help address inflation.
- **Your overall retirement strategy:** We'll revisit the role MultiOption Momentum plays in your broader financial plan.

Please give my office a call at [000-000-0000] or reply to this email so we can set up a convenient time.

I look forward to our conversation and helping you stay on track toward your retirement goals.

Sincerely,

[Financial Professional's Name]

[Firm/Agency Approved Email Signature Block]



Annuity Services A1-9999 • 400 Robert Street N • St. Paul MN 55101-2098

MultiOption® Momentum Sample Annual Statement: 5 Key things not to overlook with your clients

Variable Annuity Statement
MultiOption Momentum
January 1, 2024 - December 31, 2024

Contract #: [REDACTED]

Owner: [REDACTED]
Joint Owner: [REDACTED]
Annuitant: [REDACTED]
Joint Annuitant: [REDACTED]
Contract Issue Date: April 22, 2021
Plan Type: Non-Qualified

That is x% for Momentum

Fees matter! What kind of fees are you paying on your other investments?

CONTRACT SUMMARY

Statement Period		
Beginning Account Value		\$441,546.06
Purchase Payments	+	\$0.00
Withdrawals	-	\$0.00
Deferred Sales Charge	-	\$0.00
Contract Fee/Periodic Charges	-	\$1,680.00
Gain/Loss/Index Credit	+	\$63,429.64

Since Issue	
Purchase Payments	\$420,000.00
Cost Basis Remaining	\$420,000.00
Withdrawals	\$0.00

Surrender Values	01/01/24	12/31/24
Surrender Values	\$411,827.60	\$477,776.13

"Surrender Value" is the value that would have been paid to you had this contract been surrendered effective as of the statement date. This value equals the "Total Account Value" less the applicable adjustments below.

Deferred Sales Charge	-\$29,400.00	-\$25,200.00
Periodic Charge	-\$318.46	-\$319.57

Total Account Value \$503,295.70

Remember: fees you may have paid would reduce the amount that was left to be in the market

Any Contract Fee/Periodic Charges shown above may include: Annual Maintenance Fee, Contract Fee, and/or Periodic Charges for Optional Benefit Riders.

SERVICE OPTIONS

✗ Automatic Portfolio Rebalancing	Not Elected
✗ Automatic Purchase Plan	Not Elected
✗ Dollar Cost Averaging	Not Elected
✗ Systematic Withdrawal	Not Elected

Change your beneficiary

Did you know you can make changes to your beneficiary designations online? Check out our website at securian.com/myaccount.

Retain this statement as part of your important tax documents. Please review your statement carefully and report any discrepancies to our Company within 30 days. After 30 days, corrections will be made on a current basis.

Did you know you can access your IRS 1099 forms (if applicable) after January 31st online? For document access and more, visit us at [Securian.com/myaccount](https://securian.com/myaccount).

QUESTIONS?

Your Financial Professional can help with your questions!



BENEFICIARY PROTECTION

Double check your beneficiary information is correct!

When was the last time you checked your other assets to make sure they are correct?

▶ **Death Benefit Value: \$503,295.70**

Benefit: Return of Purchase Payments Death Benefit

The actual death benefit payable could be higher or lower than this amount based on future investment performance, purchase and disbursement activity.

Your Beneficiaries

Class determines the order in which beneficiaries become eligible to receive death benefits. Surviving beneficiaries in the same class share equally unless otherwise specified.

Class 1 - Primary

50.00%	[REDACTED]	50.00%	[REDACTED]
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CURRENT ALLOCATION



47% Large Cap Growth 27% International Large Cap 26% Other

Percentages are rounded. Holdings of less than 1% may not be reflected in the chart.

Unlike some other options, with Momentum you have the freedom to reallocate each year without triggering a taxable event.

Are you comfortable with and happy with your current allocation? Do you want a different strategy?

VARIABLE ACCOUNT SUMMARY

Asset Class	01/01/2024		12/31/2024			
	Unit Value	Value	Units Held	X	Unit Value	= Value
Large Cap Growth						\$236,458.66
AmerFds IS Gr-Inc	1.241244	\$192,753.09	154,741.7197		1.528086	\$236,458.66
International Large Cap						\$135,451.18
AmerFds IS Gbl Gr	.993736	\$120,657.32	120,989.0029		1.119533	\$135,451.18
SubTotal						\$371,909.84

NON-VARIABLE ACCOUNT SUMMARY

Account	Crediting Method	Crediting Method Rate	Beginning Index Value	Crediting Period End Date	Account Value
S&P 500 - 1 Year	Index Cap	2.50%	5,010.60	04/22/2025	\$131,385.86
Total Account Value					\$503,295.70

Remember!

Not only can clients reduce risk of market losses by allocating a portion of their assets to indexed accounts, doing so reduces expenses because there are no M&E or Administrative fees on the amounts allocated to the indexed account options.

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 nonqualified 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.

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