SecureLink® Assure

A fixed indexed annuity

Certainty for today. Confidence for tomorrow.

SecureLink® Assure is not available for sale in CA and NY.

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

What is an annuity?

Insurance companies offer annuities to provide long-term financial security for retirement. With a fixed indexed annuity, your money can earn interest based on the performance of an index.

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Certainty for today. Confidence for tomorrow.

As you get closer to your retirement, you want certainty in your financial products. You want planning and investing to be clear and uncomplicated, especially for the portion of your assets you don't want to second guess.

SecureLink Assure combines both protection and growth potential, to help you create a more confident path to your future retirement.

SecureLink Assure, a fixed indexed deferred annuity, provides:

- A range of Guarantee Periods which is important because it dictates the number of years your rates are guaranteed.
- Interest earnings that track the performance of well-known indexes,[1] plus a fixed account option.
- Protection from negative market performance, since interest credited can never be less than zero.
- The ability to accumulate funds faster through tax-deferred compounding.
- A death benefit for your beneficiaries.
- Income guaranteed for life, an option you can choose by annuitizing your contract.
- Rate banding for larger contracts.

The SecureLink Assure annuity is available to anyone age 85 or younger. The minimum purchase payment is $20,000, and the maximum is $2 million.

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

1. When you accumulate funds for retirement with your SecureLink Assure annuity, you're not actually investing in the stock market and you're not participating in any stock or equity investments.

Terms to know

Annuitization	At some point in the future, your accumulated value can be turned into an income stream. When you annuitize your contract, you receive a guarantee on the schedule, amount and duration of your income payment stream.
Core Rate	Available for the CoreRate+ indexed accounts. An interest rate that is used to calculate the guaranteed simple interest credited annually at the end of each crediting period. Regardless of index performance, each year during your guarantee period your account will be credited the interest credit at the Core Rate, which is declared in advance and guaranteed for the Guarantee Period.
Guarantee Period	The period of time beginning on the contract date for which any initial interest crediting parameters are guaranteed. It is the same length of time as the selected surrender charge period.
Guaranteed Minimum Surrender Value (GMSV)	This is the guaranteed minimum amount available to you upon surrender of your contract, death or annuitization. It is equal to 87.5% of your purchase payment accumulated at an interest rate of 1-3%, adjusted for amounts withdrawn. The GMSV interest rate will be set at contract issue and guaranteed for the life of your contract.
Index	A statistical composite that measures the ups and downs of the stock, bond and other markets, based on companies represented in the index. One cannot directly invest in an index.
Index Cap	A value used in calculating the Index Credit. It is the maximum growth or upper limit that may be credited to your annuity, declared in advance and guaranteed for the Guarantee Period.
Index Credit	The amount of interest credited to values in an indexed account at the end of a crediting period; linked to the performance of the index during the crediting period. The Index Credit may be zero but will never be less than zero.
Market Value Adjustment (MVA)	Reflects changes in market conditions that have occurred since the contract was issued. The MVA can either increase or decrease the amount withdrawn from the annuity's value.
Participation Rate	A value used to calculate the Index Credit. It is the percentage of the index change that may be credited to your annuity. It is declared in advance and guaranteed for the Guarantee Period.
Surrender Value	The amount available to you upon surrender of your contract. It is equal to the greater of the contract value adjusted for any surrender charge and/or MVA, or the Guaranteed Minimum Surrender Value.
Trigger Rate	A value used in calculating the Index Credit. It is the rate that will be applied if the performance of the index meets the trigger condition. It is declared in advance and guaranteed for the Guarantee Period.

How does SecureLink Assure work?

SecureLink Assure is designed for those who want fewer surprises and a simple path forward. With an approach that's easy to understand, easy to review and easy to own, SecureLink Assure helps bring clarity today — so you can feel confident about tomorrow.

By tracking the performance of an index, you're able to potentially earn more than you would with many fixed interest products. At the end of each designated crediting period, you may receive interest in the form of an Index Credit based on how well the index performed.

If the indexes experience negative performance, you're protected. That's because the interest you're credited will never be less than zero. Remember, you are not investing directly in the stock market.

Fewer moving parts

SecureLink Assure is one of the few fixed indexed annuities where both Index Cap and Trigger Rates are set at the beginning of your contract and will not change for the duration of the Guarantee Period.

Selecting your account options

SecureLink Assure offers a diverse lineup of indexed account options and crediting methods. You may allocate your purchase payment in any way you choose among these account options. Please note: the accounts under the CoreRate+ Indexed Crediting Method are only available at issue.

Indexed accounts	Crediting methods
S&P 500® Index	1-Year Point-to-Point with Guarantee Period and Cap 1-Year Performance Trigger with Guarantee Period CoreRate+
MSCI EAFE® Index	1-Year Point-to-Point with Guarantee Period and Cap 1-Year Performance Trigger with Guarantee Period
Nasdaq-100 Volatility Control 12%™ Index	1-Year Point-to-Point with Guarantee Period and Cap 1-Year Performance Trigger with Guarantee Period

Fixed Account

You may also choose to have some of your purchase payment allocated to the Fixed Account, which is not linked to an index. This account provides the opportunity for your money to grow daily at a steady fixed interest rate.

Flexibility to make changes

If your financial needs change, or you'd simply like to allocate your money differently, you have the flexibility to make account transfers. You may change your allocation at the end of each account's crediting period.[2]

Rate banding

With SecureLink Assure, a larger purchase payment may be eligible for higher crediting rates. The rate bands are as follows:

Under $100,000	$100,000 - $499,999	$500,000 or greater

2. Transfers will occur on the contract anniversary and can only be made into accounts that are available for transfer and are at the end of their respective crediting period. No transfers may be made in the middle of a crediting period. A transfer request may be made up to 21 days following the contract anniversary but will be processed as of the anniversary. Transfers will earn the renewal rate for the selected account.

The indexes are not available for direct investment. More information on these indexes can be found on page 16.

A closer look at crediting methods and how they work

Each crediting method works a little bit differently. Learn about each method, and why each strategy may be more effective in specific situations.

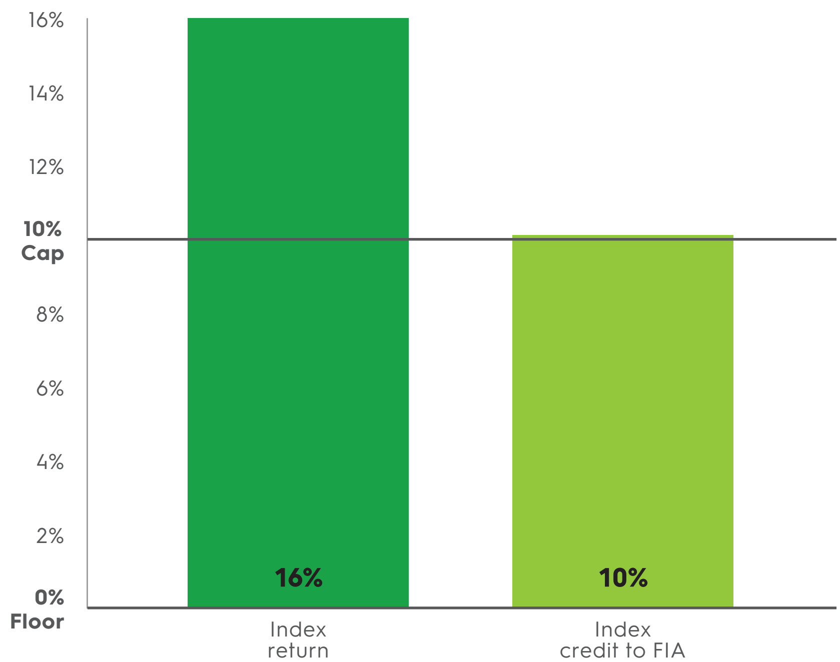
1-Year Point-to-Point with Guarantee Period and Cap

Your account tracks the performance of one of the available indexes. On each contract anniversary, the performance of the index is evaluated. If the index experienced positive growth during the last crediting period, you will be credited interest at the growth rate of the index, subject to the declared Index Cap. If the performance is negative, you will receive no Index Credit.

Highlights:

Potential for better returns during periods of modest index growth.

Even when the index performs poorly, there will never be a negative or less than zero Index Credit. The worst you can do is earn 0% for a given year.



In a year in which the index is positive, your annuity will receive a credit up to the stated guaranteed cap.

If index performance is positive, your account may receive an Index Credit up to the declared cap. If index performance is negative, your Index Credit is 0% for that year. In the above chart example, the Cap is 10%.

These are hypothetical examples for illustrative purposes only. They are not indicative of any particular time period or guarantee of future performance.

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A closer look at crediting methods and how they work (continued)

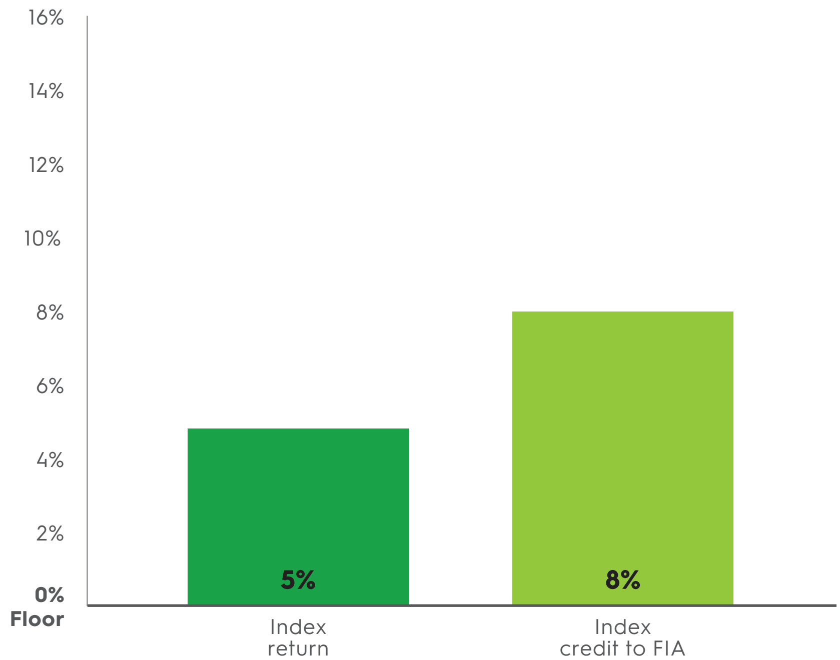
1-Year Performance Trigger with Guarantee Period

Your account tracks the performance of one of the available indexes. On each contract anniversary, the performance of the index is evaluated. If the index remained the same or experienced positive growth during the last crediting period, you will be credited interest at the declared Trigger Rate, regardless of the growth rate of the index. If the performance is negative, you will receive no Index Credit.

Highlights:

Potential to earn interest at rate greater than the growth rate of the index.

Even when the index performs poorly, there will never be a negative or less than zero Index Credit. The worst you can do is earn 0% for a given year.



In a year in which the index is positive, your annuity will receive a credit of the declared percentage

If index performance is zero or positive at the end of the crediting period, your account receives the declared Trigger Rate as an Index Credit. If index performance is negative, your Index Credit is 0%. In the above chart example, the Performance Trigger Rate is 8%.

These are hypothetical examples for illustrative purposes only. They are not indicative of any particular time period or guarantee of future performance.

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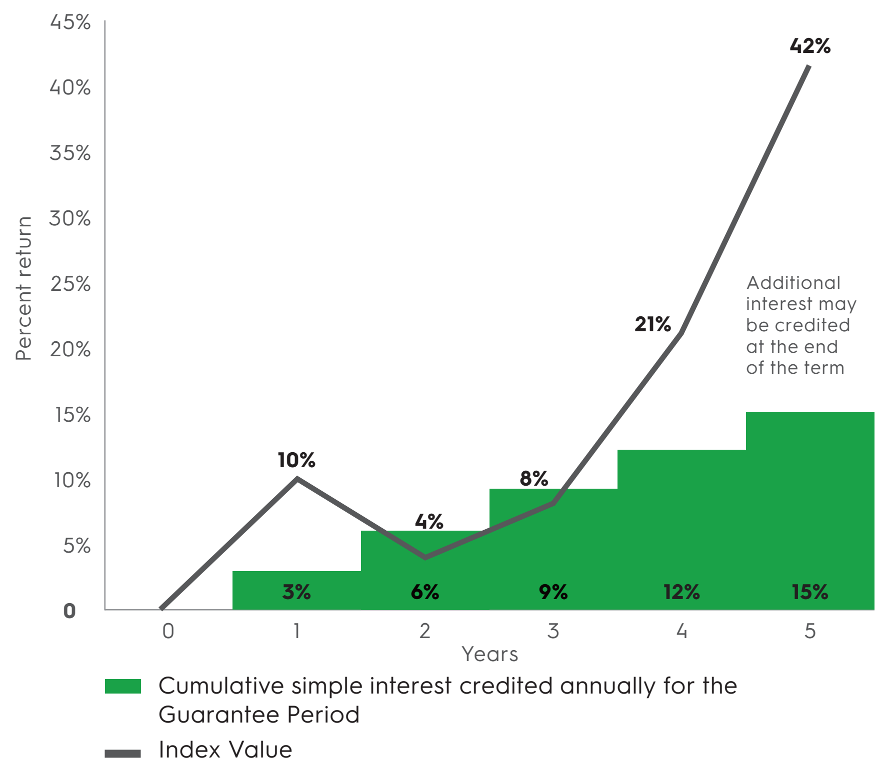
A closer look at crediting methods and how they work (continued)

CoreRate+

Your account is guaranteed a rate of simple interest credited annually. No matter what happens with index performance, each year during the Guarantee Period your account will be credited based on the Core Rate declared at the beginning of your contract. At the end of the Guarantee Period, the index performance is measured. If the index performance over the Guarantee Period exceeds the total guaranteed simple interest credited, a Participation Rate is applied to the excess and credited to your account. If the index performance does not exceed the interest already credited, no additional Index Credit is applied.

Highlights:

Potential for an additional end-of-term credit if index performance exceeds the already credited interest. Guaranteed annual interest through CoreRate+ provides predictable growth. Unlike other annual crediting methods, this option provides guaranteed interest each year with the opportunity for more at the end of the Guarantee Period .



CoreRate+ credits guaranteed simple interest each year during the Guarantee Period, with the potential for an additional Index Credit at the end if index performance is greater than the total amount already credited. In the above chart example, the Core Rate is 3%.

Change in Index Value

minus Core Rate interest credited

times Participation Rate

equals CoreRate+ Interest Credit

These are hypothetical examples for illustrative purposes only. They are not indicative of any particular time period or guarantee of future performance.

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Tax deferral improves your long-term earnings

The interest you earn remains in your SecureLink Assure annuity and has the potential to continue growing on a tax-deferred basis.

Because you don't pay taxes until you make withdrawals, those locked-in earnings can help your funds accumulate faster. Then when you're ready, you control when you take withdrawals and pay taxes.

Access to your money

Flexible withdrawals in an annuity may be hard to come by, but with SecureLink Assure, you can access a portion of your annuity's value without contract penalty. The minimum withdrawal amount is $250.

Free withdrawal amount

You may access up to 10% of your annuity's contract value as of the prior contract anniversary (in the first contract year, 10% of your purchase payment) without incurring a surrender charge or Market Value Adjustment. If you need to withdraw more than 10%, there is a surrender charge and possibility of a Market Value Adjustment during the surrender charge period (five or seven years).

RMD friendly

When required by the IRS, you may withdraw any additional amount needed to meet the IRS Required Minimum Distribution (RMD) from this contract for that year. Keep in mind that withdrawals prior to age 59½ may be subject to a 10% federal tax penalty.

Surrender charge on withdrawal

The following charge applies to withdrawals above the free withdrawal amount (or RMD if applicable). The charge is a percentage of the additional amount withdrawn. Remember, the free withdrawal amount is not available upon full contract surrender during the surrender charge period selected. You may access your entire contract value after the surrender charge period without any charges.

5-Year Surrender Charge Schedule

Beginning of contract year	1	2	3	4	5	6+
Percentage	8%	7%	6.5%	6%	5%	0%

7-Year Surrender Charge Schedule

Beginning of contract year	1	2	3	4	5	6	7	8+
Percentage	8%	7%	6.5%	6%	5%	4%	3%	0%

A surrender charge would result in a reduction to the amount you receive upon withdrawal or surrender in the early years of the contract. The surrender charge is waived if you decide to annuitize and receive regular income payments from your annuity, or if you die. The surrender charge is also waived upon withdrawal or surrender during a qualifying nursing home stay or terminal condition of the owner or joint owner. There is a one-year waiting period following any change of ownership during which these waiver provisions do not apply. Keep in mind that all withdrawals reduce the contract, surrender and death benefit values.

Market Value Adjustment (MVA)

During the surrender charge period, a Market Value Adjustment (MVA) may be applied to amounts surrendered or withdrawn in excess of the free withdrawal amount. The purpose of the MVA is to reflect changes in market rates that have occurred since contract issue.

The MVA can either increase or decrease the amount withdrawn from the annuity's value. Generally, if market conditions have decreased, the MVA will be positive, and if market conditions have increased, the MVA will be negative. Please note that surrender charges may also apply. The Market Value Adjustment feature may not be applicable in all states. Please check with your financial professional.

A negative MVA will never cause the amount you receive to be less than the Guaranteed Minimum Surrender Value (GMSV), and a positive MVA will never exceed the amount of surrender charge assessed on the withdrawal or surrender. In addition, any limitation will apply in both the positive and negative directions.

Guaranteed Minimum Surrender Value

If you decide to surrender your SecureLink Assure annuity contract, you have another layer of protection with the Guaranteed Minimum Surrender Value. It's equal to 87.5% of your purchase payment, accumulated at the Guaranteed Minimum Surrender Value interest rates and adjusted for amounts withdrawn. The interest rates are between 1 and 3% and are guaranteed for the life of your contract. The value available at surrender will be the greater of your contract value — adjusted by any surrender charges and/or MVA — or the Guaranteed Minimum Surrender Value.

Protection for your loved ones

SecureLink Assure provides additional protection for you and your loved ones. If you die prior to annuitizing your contract, your beneficiary will receive the greater of the contract value or the Guaranteed Minimum Surrender Value.

Create a guaranteed stream of income

An advantage annuities offer over other fixed products is the ability to annuitize or turn your assets into a guaranteed stream of income that lasts a lifetime. Payments are guaranteed by the financial strength and claims-paying ability of Minnesota Life.

Your contract will generally annuitize at the earlier of the date that you elect, or the contract's maturity date at age 100. Keep in mind, the payout choice you select is final and usually can't be changed. So make sure you understand your choices and the option that will work best for you.

INCOME PAYMENT OPTIONS INCLUDE:

Income based on one life

A variety of income options that provide income for you or you and your beneficiaries.

Income based on two lives

A variety of income options for you and your spouse or another individual.

SecureLink Assure

Certainty for today. Confidence for tomorrow.

Combine both protection and known terms so you can feel good about sticking to your long-term goals. Work with your financial professional to get started with your SecureLink Assure fixed indexed annuity today.

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We build secure tomorrows

To be confident in your financial future, you need to trust the strength and commitment of the companies you choose to work with. For more than 140 years, the Securian Financial family of companies has been developing innovative insurance and retirement solutions to meet the evolving needs of individuals, families and businesses. Offered through partnerships with employers, financial professionals and affinity groups, our products help bring peace of mind to more than 23 million customers throughout the United States and Canada.[3] We are trusted by our partners and customers to fulfill our purpose of helping to build their secure tomorrows.

3. As of December 31, 2025

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This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

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.

The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

A negative MVA will never cause the amount you receive to be less than the Guaranteed Minimum Surrender Value (GMSV), and a positive MVA will never exceed the amount of Surrender Charge assessed on the withdrawal or surrender. In addition, any limitation will apply in both the positive and negative direction.

The rates offered during the Guarantee Period will vary based on the Surrender Schedule chosen at the time of application.

The Cap(s), Participation Rate(s), Trigger Rate(s), CoreRate(s), and/or Fixed Interest Rate for the Guarantee Period are listed on the Contract Schedule Page. For any Crediting Period commencing after the Guarantee Period, the applicable rate(s) will be declared at the beginning of each Crediting Period. All rates are subject to the maximums and/or minimums as stated in the contract.

Funds allocated to an indexed account using the CoreRate+ Crediting Methodology must remain allocated to the account until the completion of the Guarantee Period in order to be eligible for an Indexed Credit. Interest Credits are applied at the end of each Crediting Period within the Guarantee Period and are not compounded.

The indexes are not available for direct investment.

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A purpose of the method of marketing is solicitation of insurance and that contact will be made by an insurance agent or agency.

Policy form numbers: ICC17-70357, 17-70357, ICC26-72927, 26-72927, ICC26-72928, 26-72928, 26-72929.04, ICC26-72931, 26-72931, ICC26-72932, 26-72932, ICC26-72933, 26-72933, ICC26-72934, 26-72934, and any state variations.

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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