

QUICK FACTS

SecureLink® Chronic Illness Access

Issue Age and Purchase Payment Limits

Maximum Issue Age	75 for either owner and/or annuitant
Purchase Payments	Minimum: \$20,000 Maximum: \$2 million without Home Office approval Additional Purchase Payments: Not permitted
Plan Types	Nonqualified; IRA; Roth IRA

Account Options (Contracts may allocate to multiple account options)

Indexed Accounts¹	S&P 500® Index • 1-Year Point-to-Point with Cap Barclays All Caps Trailblazer 5 Index • 1-Year Point-to-Point with Participation Rate MSCI EAFE® Index • 1-Year Point-to-Point with Cap SG Climate Prepared Index • 1-Year Point-to-Point with Participation Rate
Guaranteed Interest Account¹	Fixed Account – 1 Year
Rate Banding	Larger purchase payments/contracts may be eligible for higher rates (based on current environment): • < \$100,000 • \$100,000 or greater Set at the beginning of each crediting period and will not change during that period.

Contract Charge/Adjustment

Surrender Charge (on withdrawals in excess of the waived or free withdrawal amounts noted below)	Beginning of Contract Year	1	2	3	4	5	6	7	8+
		9%	8%	7%	6%	5%	4%	3%	0%
Market Value Adjustment (MVA) The MVA feature may not be applicable in all states.	An adjustment applied upon withdrawal/surrender to reflect changes in market conditions between contract issue and the date of withdrawal. An MVA can either increase or decrease the amount withdrawn from the annuity's value. • Applies only during the Surrender Charge Period on amounts in excess of the Free Withdrawal. • 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. Any limitation will apply in both the positive and negative direction.								

1. Minimum interest rates and caps are set at contract issue and guaranteed for the life of the contract.

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

Access

Withdrawal Minimum	\$250
Free Withdrawal (Amount not subject to Surrender Charge or Market Value Adjustment) – Not available on full contract surrender	<ul style="list-style-type: none">• 10% of prior contract anniversary value (1st contract year, 10% of purchase payment)• RMD in excess of 10%
Waiver of Surrender Charge and MVA	<ul style="list-style-type: none">• Withdrawal or surrender during the death benefit acceleration period for chronic/terminal illness• Death• Annuitization
Transfers	Available for 21 days following each contract anniversary (coinciding with the end of the applicable crediting period). Transfers will earn the renewal rate for the selected account option.
Guaranteed Minimum Surrender Value (GMSV)	Minimum amount available upon surrender, death or annuitization. Equal to 87.5% of the purchase payment accumulated at a guaranteed rate of interest (1-3%), adjusted for withdrawals. Determined at contract issue and guaranteed for the life of the contract. The guaranteed rate may vary between the indexed and guaranteed interest accounts.
Annuity Income Options	After the first contract anniversary, the annuity contract can be turned into a guaranteed stream of income. The greater of contract value, or the GMSV, may be applied to a variety of lifetime income payment options, including: <ul style="list-style-type: none">• Single Life • Single Life with Period Certain • Joint and Last Survivor (Availability subject to change)

Accelerated Death Benefit² Automatically included rider

Annual Cost³	0.75% (1.15% if age at issue is 71 and older) of the Death Benefit value
Death Benefit	<p>The Death Benefit is the greater of:</p> <ul style="list-style-type: none">• Contract value• Guaranteed Minimum Surrender Value, or• 8% Roll-up Value³ — purchase payments accumulated daily at 8% interest, compounded annually (up to a maximum of 200% of contract value⁴). Withdrawals adjust Roll-up Value pro-rata, except for RMD withdrawals, which are dollar-for-dollar. <p>The Roll-up Value stops increasing at the earlier of:</p> <ul style="list-style-type: none">– Contract anniversary on or following the 85th birthday of the oldest remaining owner– Death benefit acceleration for chronic/terminal illness– Death of the owner (if benefit is not continued by a surviving spouse)
Chronic or Terminal Illness Access (Death Benefit Acceleration)	<p>After the first contract anniversary, the Death Benefit value may be accessed via withdrawal/surrender based on certification by a licensed health care practitioner for one of the following permanent qualifying events (subject to 90-day elimination period, which can run concurrently with one-year waiting period)²</p> <ul style="list-style-type: none">• Chronic illness:<ul style="list-style-type: none">– Unable to perform 2 of 6 Activities of Daily Living (ADLs), or– Cognitive impairment• Terminal illness (life expectancy of 12 months or less) <p>Upon death benefit acceleration, any amounts due in excess of the current contract value will be directed into the Fixed Account at the then current interest rate (guaranteed for the remainder of that contract year). The existing contract value remains as previously allocated and transfer provisions remain in effect.</p> <p>During the acceleration period, the contract value is available for withdrawal/surrender without surrender charge or MVA. Once acceleration is elected, it cannot be cancelled. Upon acceleration, the annual charge ceases and the death benefit is equal to the greater of the contract value or GMSV.</p>
Spousal Continuation (before Death Benefit Acceleration)	<p>Upon first death, a surviving spouse may be able to choose to continue the annuity contract. If they choose to continue the contract, they can either elect to:</p> <ul style="list-style-type: none">• Have the Death Benefit value paid immediately. The contract value is adjusted to the Death Benefit value and the Accelerated Death Benefit terminates (i.e., both the 8% Roll-up and the ability to accelerate access for chronic/terminal illness. The annual charge ceases). Thereafter, the Death Benefit is the greater of contract value or GMSV.• Continue the Accelerated Death Benefit. The 8% Roll-up of the Death Benefit continues (based on the age of the surviving spouse). The surviving spouse is treated as the owner for purposes of triggering payment of the Death Benefit value (either via acceleration for chronic/terminal illness or upon death).
Spousal Continuation (after Death Benefit Acceleration)	<p>Upon first death, a surviving spouse may be able to choose to continue the annuity contract; however, the Accelerated Death Benefit terminates. Any remaining surrender charge and MVA go back into effect. The Death Benefit continues to be the greater of contract value or GMSV.</p>

2. No one-year waiting period in CT, KS, NJ and PA. In FL, no elimination period for terminal illness. In KS, terminal illness is life expectancy of 24 months or less. In NC, the waiting period is 30 days. In OH, no elimination or waiting period for chronic/terminal illness. In OR, Chronic Illness has a 30-day elimination and waiting period. Terminal illness has no waiting or elimination period.

3. All rates as of March 15, 2025 and subject to change for new contracts at any time.

4. In New Jersey, the maximum Roll-up Value is 200% of the purchase payments less withdrawals.

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

Some products may not be available in all states and features may vary by state. Not all products and features are available from all firms.

The SecureLink Chronic Illness Access fixed indexed annuity and Accelerated Death Benefit are not long-term care insurance. They are not a qualified benefit under the Internal Revenue Code. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADLs. The Accelerated Death Benefit is automatically included in every contract and provides an option to accelerate death benefit proceeds in the event that the owner becomes chronically ill.

Withdrawals or surrender of the contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal. You may wish to consult your tax advisor before electing to accelerate your benefit.

The applicable rates (caps) for the initial Crediting Period are shown in the contract at issue. For each subsequent Crediting Period, rates will be declared at the beginning of the Crediting Period and will be guaranteed for the duration of the applicable period. Rates are subject to the maximums and/or minimums stated in the contract.

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Policy form numbers: 16-70303, ICC16-70303, 17-70357, ICC17-70357, 18-70405, ICC18-70405, 18-70407, ICC18-70407, 18-70408

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