

QUICK FACTS
SecureLink® Future 9
Issue Age and Purchase Payment Limits

Maximum Issue Age	80 for either owner and/or annuitant
Purchase Payments	Minimum: \$10,000 Maximum: \$2 million Additional Purchase Payments: <ul style="list-style-type: none"> • Minimum: \$1,000 • Allowed during the first six months • Purchase payments received after the issue date are deposited into an interim guaranteed interest account and transferred to the current allocation on the first contract anniversary¹
Plan Types	Nonqualified; IRA; Roth IRA

Account Options (Contracts may allocate to multiple account options)

Indexed Accounts²	S&P 500® Index <ul style="list-style-type: none"> • 1-Year Point-to-Point with Cap • 2-Year Point-to-Point with Cap Barclays All Caps Trailblazer 5 Index <ul style="list-style-type: none"> • 1-Year Point-to-Point with Participation Rate SG Climate Prepared Index <ul style="list-style-type: none"> • 1-Year Point-to-Point with Participation Rate
Guaranteed Interest Account²	<ul style="list-style-type: none"> • Fixed Account³ - 1 Year • Interim Account - for additional purchase payments made within the first six months

Surrender Charges

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	10+	
Charge:	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	

1. With the exception of values in a 2-Year strategy. Interim Account values are not eligible for transfer into a 2-Year strategy and will be transferred to the Fixed Account, unless otherwise instructed.

2. Minimum crediting rates, caps and participation rates are set at contract issue and guaranteed during the surrender charge period.

3. If Achiever Lifetime Income optional benefit is elected, no more than 75% of the initial purchase payment may be allocated to the Fixed Account.

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

Withdrawals free of surrender charge – Not available during the 1st contract year or upon surrender (except in CA)⁴ After the 1st contract anniversary, you may withdraw the following without incurring a surrender charge:

- 10% of prior contract anniversary value
- RMD in excess of 10%

Surrender charges are also waived upon annuitization or death. Guaranteed Annual Income withdrawals under the Achiever Lifetime Income benefit are always free from surrender charges.

Transfers Available on contract anniversaries at the end of each Crediting Period. Transfers will earn the renewal rate for the selected crediting strategy.

Guaranteed Minimum Surrender Value (GMSV) Minimum amount available upon surrender, death or annuitization. Equal to 87.5% of purchase payments accumulated at a guaranteed rate of interest (1% - 3%), adjusted for withdrawals. The guaranteed interest rate may vary between the indexed and guaranteed interest accounts. Determined at contract issue and guaranteed for the life of the contract.

Beneficiary Protection

Death Benefit Upon death, your beneficiary will receive the greater of:

- Contract value, or
- Guaranteed Minimum Surrender Value

Income Options

Annuity Income Options After the 1st contract anniversary, your annuity contract can be turned into a guaranteed stream of income. The greater of contract value or GMSV may be applied to a variety of lifetime income payment options.

Options include (availability subject to change):

- Single Life
- Single Life with Period Certain
- Joint and Last Survivor

4. In CA, free withdrawal amount equals 10% of purchase payments in first contract year.

Achiever Lifetime Income, an optional lifetime withdrawal benefit

Benefit Description	Provides a guarantee of lifetime income regardless of interest earned.					
Annual Cost	1.15% (Single & Joint) of Benefit Base					
Availability	<ul style="list-style-type: none"> • Available at contract issue with SecureLink Future. • Single Life – not available on jointly owned contracts. • Joint Life – Available only to spouses, benefits based on age of youngest. Not available to non-natural owners. 					
Benefit Date	Later of the contract anniversary following the 50th birthday or contract issue.					
Guaranteed Annual Income (GAI)	<ul style="list-style-type: none"> • Amount of income that can be withdrawn every contract year for life beginning on the Benefit Date. • Equal to the Benefit Base multiplied by Annual Income Percentage (initially set at the time of first withdrawal). • GAI will increase upon Benefit Base increases (due to Reset, Enhancement, eligible purchase payments or 200% Benefit Base Guarantee). • GAI will only decrease due to an excess withdrawal. 					
Annual Income Percentage⁵	<ul style="list-style-type: none"> • % set at the time of first withdrawal after the Benefit Date. • % is re-determined upon Benefit Base Reset based upon then current age. 					
	Age	Single	Joint	Age	Single	Joint
	<50	0.00%	0.00%	70	7.15%	6.65%
	50	5.00%	4.50%	71	7.25%	6.75%
	51	5.10%	4.60%	72	7.35%	6.85%
	52	5.20%	4.70%	73	7.45%	6.95%
	53	5.30%	4.80%	74	7.60%	7.10%
	54	5.40%	4.90%	75	7.75%	7.25%
	55	5.50%	5.00%	76	7.85%	7.35%
	56	5.60%	5.10%	77	7.95%	7.45%
	57	5.70%	5.20%	78	8.00%	7.50%
	58	5.80%	5.30%	79	8.00%	7.50%
	59	5.90%	5.40%	80	8.00%	7.50%
	60	6.00%	5.50%	81	8.00%	7.50%
	61	6.10%	5.60%	82	8.00%	7.50%
	62	6.20%	5.70%	83	8.00%	7.50%
	63	6.35%	5.85%	84	8.00%	7.50%
	64	6.55%	6.05%	85	8.00%	7.50%
	65	6.75%	6.25%	86	8.00%	7.50%
	66	6.80%	6.30%	87	8.00%	7.50%
	67	6.85%	6.35%	88	8.00%	7.50%
	68	6.95%	6.45%	89	8.00%	7.50%
	69	7.05%	6.55%	90	8.00%	7.50%

5. All rates as of July 10, 2023 and are subject to change at any time.

Achiever Lifetime Income, an optional lifetime withdrawal benefit

Benefit Base	Value used to calculate the Guaranteed Annual Income amount. Increased by purchase payments, Resets, and Enhancements, and reduced by excess withdrawals.
Benefit Base Reset	On any contract anniversary where the contract value is greater than the Benefit Base after the application of Enhancement (if any), both the Benefit Base and Enhancement Base will step up to the contract value.
Benefit Base Enhancement⁵	8% of Enhancement Base. During the Enhancement Period, increases the Benefit Base at contract anniversary in years of no withdrawal activity.
200% Benefit Base Guarantee	On the 10th contract anniversary, if no withdrawals have been taken from the contract, the Benefit Base Guarantee will equal 200% of total Purchase Payments. If the Benefit Base Guarantee is greater than the current Benefit Base, following any applicable Benefit Base Reset or Benefit Base Enhancement, the Benefit Base will be set equal to the Benefit Base Guarantee.
Enhancement Period	10 years following contract issue.
Enhancement Base	Value tracked to determine the amount of Enhancement. Increased by purchase payments and at time of Benefit Base Reset. Reduced by excess withdrawals.
Impact of Withdrawals (Excess withdrawals)	<p>After the Benefit Date, withdrawals for the contract year less than or equal to the GAI or RMD do not reduce the GAI, Benefit Base or Enhancement Base.</p> <ul style="list-style-type: none"> • Before the Benefit Date, any withdrawal reduces the Benefit Base and Enhancement Base proportionately based on the ratio of the total amount withdrawn to the contract value immediately prior to such withdrawal. • After the Benefit Date, if total amount withdrawn in a contract year is in excess of GAI or RMD, the amount in excess will reduce Benefit Base and Enhancement Base proportionately based on ratio of excess portion to contract value. GAI is recalculated.
Automatic Payment Phase	Unless due to an excess withdrawal, begins when the contract value reaches zero. Will then pay the GAI until death (if Joint, the death of both Designated Lives). All other contract features, benefits and guarantees are terminated.
Spousal Continuation	<p>Single: None. Achiever Lifetime Income benefit terminates at death.</p> <p>Joint: Upon death of a Designated Life, the surviving spouse may elect to continue the contract and the Achiever benefit, provided the spouse is also a Designated Life.</p>
Benefit Termination	<ul style="list-style-type: none"> • May not be cancelled • Change of ownership, death of a Designated Life (or remaining Designated Life if joint), surrender or full annuitization terminates the benefit.

5. All rates as of July 10, 2023 and are subject to change at any time.

The Achiever Lifetime Income optional benefit establishes a Benefit Base for calculating guaranteed annual income. The Benefit Base provides no minimum contract value and is not available for withdrawal. Withdrawals exceeding allowed guidelines, or taken before the Benefit Date, may have a negative impact on the guarantees of this optional benefit. All withdrawals reduce contract value. In years where the interest earned is less than the annual benefit charge, the contract value will decrease. The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. This benefit cannot be cancelled. The benefit is available on a Single or Joint Life basis for an additional cost with a fixed indexed annuity based on state approval.

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 and optional 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.

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The applicable rates (caps, participation rates, etc.) 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 as stated in the contract.

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Policy form numbers: 16-70302, ICC16-70302, 16-70303, ICC16-70303, 16-70305, ICC16-70305, 16-70306, ICC16-70306, 16-70315, ICC16-70315, 21-70642

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