

QUICK FACTS
SecureLink® Ultra 5
Issue Age and Purchase Payment Limits

Maximum Issue Age	85 for either owner and/or annuitant
Purchase Payments	Minimum: \$20,000 Maximum: \$2 million 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 <ul style="list-style-type: none"> • 1-Year Point-to-Point with Cap • 1-Year Point-to-Point with Term Guarantee Cap² • 1-Year Point-to-Point with Participation Rate • 1-Year Performance Trigger • 1-Year Inverse Performance Trigger Barclays All Caps Trailblazer 5 Index <ul style="list-style-type: none"> • 1-Year Point-to-Point with Participation Rate • 1-Year Point-to-Point with 2% Spread and Participation Rate MSCI EAFE® Index <ul style="list-style-type: none"> • 1-Year Point-to-Point with Cap SG Climate Prepared Index <ul style="list-style-type: none"> • 1-Year Point-to-Point with Participation Rate • 1-Year Point-to-Point with 2% Spread and Participation Rate
Guaranteed Interest Account¹	Fixed Account – 1 Year
Rate Banding	Larger purchase payments/contracts may be eligible for higher rates (as conditions permit): <ul style="list-style-type: none"> • < \$100,000 • \$100,000 - \$499,999 • \$500,000 or greater Set at the beginning of each crediting period and will not change during that period.

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**

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+
	9%	8%	7%	6%	5%	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 An MVA can either increase or decrease the amount withdrawn from the annuity's value.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.

Access

Withdrawal Minimum

\$250

Free Withdrawal

(Amount not subject to Surrender Charge or Market Value Adjustment) – Not available on full contract surrender

- 10% of prior contract anniversary value (1st contract year, 10% of purchase payment)
- RMD in excess of 10%

Waiver of Surrender Charge and MVA

- After the 1st contract anniversary for the following qualifying events:
 - Hospital, medical care stay (confinement of at least 90 days)
 - Terminal condition (life expectancy of 12 months or less)
- Annuitization
- Death

Transfers

Available for 21 days following each contract anniversary into available accounts (coinciding with the end of the applicable Crediting Period). Transfers will earn the renewal rate for the selected allocation strategy.

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. The guaranteed interest rate may vary between the indexed and guaranteed interest accounts but will be determined at contract issue and guaranteed for the life of the contract.

Beneficiary Protection

Death Benefit

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 the 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

1. Minimum interest rates, caps, participation rates and trigger rates are set at contract issue and guaranteed for the life of the contract.
2. Term Guarantee accounts are only available for allocation at contract issue. No transfers may be made into this account after contract issue.

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.

The applicable rates (caps, participation, trigger, 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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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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

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.

Policy form numbers: 16-70303, ICC16-70303, 17-70350, ICC17-70350, 17-70352, ICC17-70352, 17-70357, ICC17-70357, 17-70359, ICC17-70359, 18-70397, ICC18-70397, 18-70398, ICC18-70398, 18-70428, 22-70695, ICC22-70695, 23-72771, ICC23-72771, and any state variations.

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