

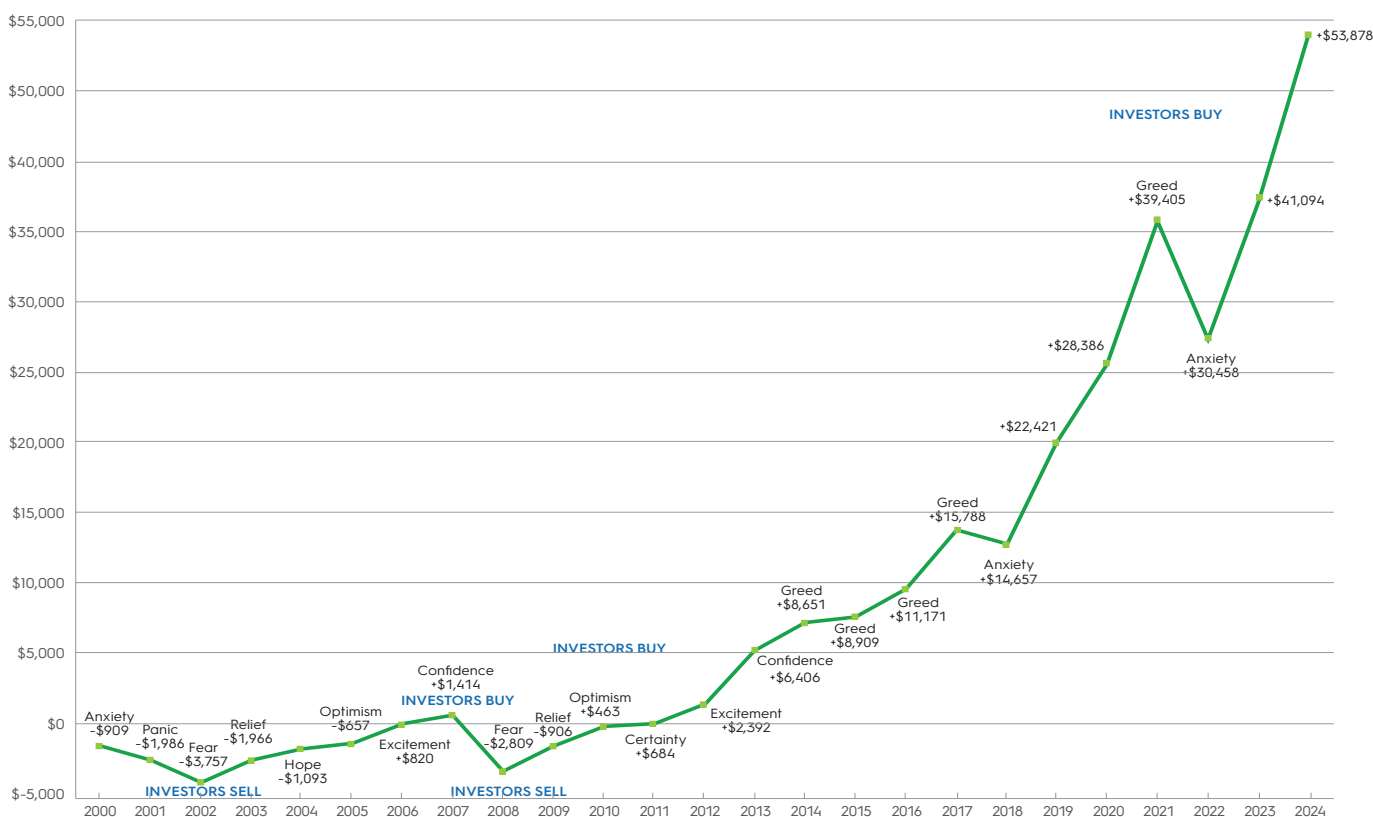
SOUND STRATEGIES

Emotional cycles of the market

Buy low, sell high. It's the most basic and well-known rule of investing. But many investors break that rule repeatedly. As the market rises and falls, fear and greed take over. Caught up in emotions, investors end up buying high and selling low.

The best approach may be to avoid trying to time the market. Invest for the long term by sticking to an asset allocation strategy that you and your financial professional build and avoid one of the most common pitfalls of investing.

GAINS AND LOSSES OF A HYPOTHETICAL \$10,000 INVESTMENT THAT PERFORMED SIMILARLY TO THE S&P 500® JANUARY 1, 1999 - DECEMBER 31, 2024



This is a hypothetical example for illustrative purposes only. Past performance is not indicative of future results. You cannot invest directly in an index. Indices do not have expenses and if they did, performance would be significantly lower.

Calculated by Securian Financial Group using data provided by Morningstar, Inc. ©2024 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

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

This is a general communication for informational and educational purposes. The information is not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are seeking investment advice or recommendations, please contact your financial professional.

Asset allocation does not guaranteed against loss. It is a method used to manage risk. Investments will fluctuate and when redeemed may be worth more or less than originally invested.

S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The forgoing trademarks have been licensed for use by S&P Dow Jones Indices LLC. S&P® and S&P 500® are registered trademarks of S&P and have been licensed for use by S&P Dow Jones Indices LLC and Minnesota Life Insurance Company ("Minnesota Life"). The S&P 500® index is a product of S&P Dow Jones Indices LLC and has been licensed for use by Minnesota Life. Minnesota Life products are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of investing in such product(s). Index performance, if shown, does not include dividends.

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. Variable products are distributed by Securian Financial Services, Inc., member FINRA. 400 Robert Street North, Saint Paul, MN 55101.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.



PREPARE
PROTECT
SECURE

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2019, 2025 Securian Financial Group, Inc. All rights reserved.

F57879-60 Rev 3-2025 DOFU 3-2025
Advertising form number:
4331317