SecureOption® Choice
IncomeToday!® 2.0

SOUND STRATEGIES

Fixed split annuity strategy: Creating *IncomeToday!* while preserving principal

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In times of unstable markets, a fixed annuity strategy can provide guarantees and stability. Through the combined strength of two fixed annuities — one deferred and another that's immediate — you receive an immediate, guaranteed income stream, while also guaranteeing the rebuilding of your initial principal through interest earned.[1]

Combining the guarantees of deferred and immediate annuities

We'll use SecureOption Choice, a fixed deferred annuity for the guaranteed accumulation, while *IncomeToday! 2.0,* a single payment immediate annuity, will generate a guaranteed income stream.

As shown, at the end of the guarantee period, the original purchase payment remains intact, while having generated a guaranteed paycheck every month.

Here's how the split annuity strategy works:

1. Select the initial guarantee period (e.g., 5, 6, 7, 8 or 9 years may be available).
2. Use the guaranteed returns in SecureOption Choice to rebuild to the original purchase payment.
3. Use *IncomeToday! 2.0* for the remainder of the purchase payment; selecting a period certain equal to the initial guarantee period selected above.

SPLIT ANNUITY STRATEGY USING SECUREOPTION CHOICE AND *INCOMETODAY! 2.0*

Start with $100,000 purchase payment

Guaranteed growth and return of principal

Place $73,373.10 in **SecureOption Choice** – 9-year initial guarantee period

Earn a 9-year rate guaranteed at 3.50%

Guaranteed value after 9 years is

$100,000

Guaranteed income stream

Place the remaining $26,626.90 in ***IncomeToday! 2.0***– 9-year period certain option

Receive monthly income of $263.94 ($3,167.28 annually)

Over the 9-year-period, monthly income checks will total

$28,505.52

This is a hypothetical example for illustrative purposes only and is not intended to project or predict future results. Rates for SecureOption Choice and IncomeToday! 2.0 are hypothetical and are not guaranteed.

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

Insurance products issued by:
Minnesota Life Insurance Company

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The fixed split annuity strategy

- Assures the return of the original investment at the end of the guarantee period.
- Provides a guaranteed income stream for those years.

At Securian Financial, we're here for family. And we're here because of it.

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.

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. Income payments and withdrawals from immediate annuities are generally taxable as ordinary income in the year in which taken. 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.

Keep in mind that the Annuity Income Option, frequency and payment dates for *IncomeToday! 2.0* cannot be changed once elected. Availability of some Period Certain durations may be limited.

The split annuity strategy assumes that the funds held in the SecureOption Choice annuity remain until the end of the initial guarantee period and that no withdrawals are made. Amounts withdrawn, surrendered or annuitized from the annuity during the initial guarantee period may be subject to surrender charge and/or market value adjustment. A market value adjustment can have a positive or negative impact on the value of the annuity. The maximum surrender charge starts at 9% and decreases 1% annually until the end of the initial guarantee period.

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Some products may not be available in all states and features may vary by state.

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: 18-70415, ICC18-70415, 18-70416, ICC18-70416, 18-70417, ICC18-70417, 18-70418, ICC18-70418, 18-70419, ICC18-70419, 18-70420, ICC18-70420, 18-70421, ICC18-70421, 18-70437, 18-70438, 18-70439, 18-70440, 18-70441, 18-70442, 21-70645, ICC21-70645

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