Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Protect your family now, retire in comfort

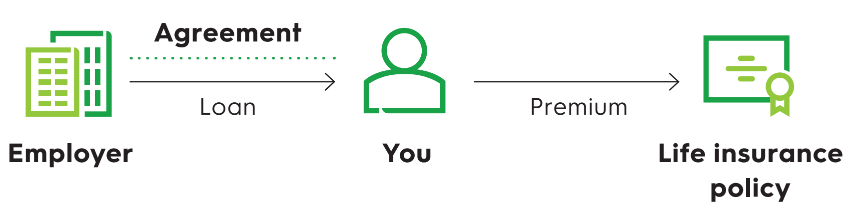
Congratulations! Your employer would like to reward your hard work and dedication with financial protection for your family.

Also known as a collateral assignment split-dollar arrangement, employer-financed life insurance can also provide potential supplemental retirement income.

How does employer-financed life insurance protect your family?

While you're working

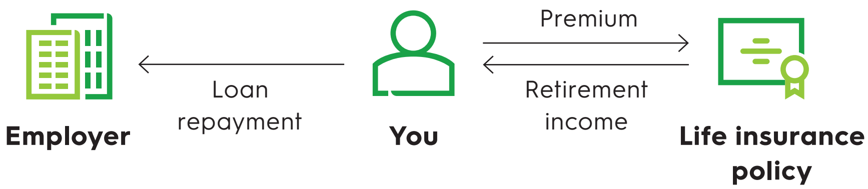
- Your company loans you money to pay premiums on a permanent life insurance policy, which accumulates cash value
- You and your employer enter into an agreement specifying the nature of your continued employment, as well as loan repayment details
- You pay interest to the company for the loans
- The life insurance policy you purchased is assigned to the company as loan collateral



If you die while employed with the company, your loved ones are protected by the life insurance, and your company is repaid with a portion of the death benefit.

When you leave the company or retire

- The arrangement is terminated
- Your company receives an amount equal to the premiums paid, plus interest
- You may retain the life insurance policy, continue to make premium payments and access the policy's cash value for supplemental retirement income



Understanding your employer-financed life insurance benefit

Benefits

- Life insurance protection for your family
- Potential supplemental retirement income if you retain the policy after the agreement is terminated

Considerations

- Policy is considered collateral for the loans
- You must pay interest on the loans, or they will be considered taxable income

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation with the first fifteen years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

The policy design you choose may impact the tax status of your policy. If you pay too much premium your policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59½ may also be subject to an additional 10% penalty tax.

This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

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.

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.

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