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Minnesota Life Insurance Company

The Life-Stage Transition Strategy

A growth-to-stability approach using Premier VUL

Premier Variable Universal Life (VUL) is designed to help clients pursue growth early, manage risk as retirement approaches and protect accumulated value over time — all while maintaining tax-advantaged access to cash and permanent death benefit protection.

Who this strategy is for

This strategy is well-suited for clients who:

- Are ages 35–55 and in peak earning years
- Are maxing or nearing limits on qualified retirement plans
- Want to supplement retirement income with tax-advantaged dollars
- Are comfortable with market risk today, but want greater downside control over time
- Value flexibility, risk management and long-term planning efficiency

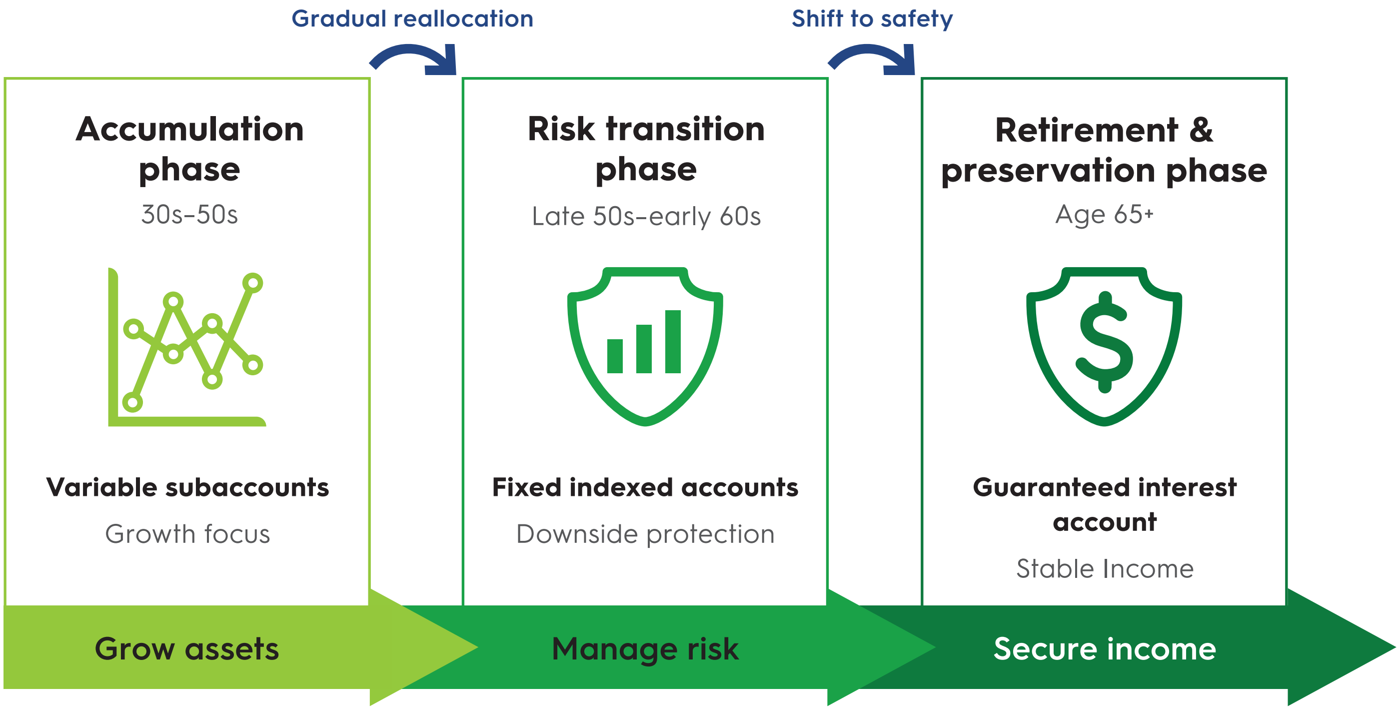
The planning challenge

Many clients accumulate assets aggressively but:

- Remain exposed to market volatility near retirement
- Lack flexibility to reduce risk without triggering taxes
- Rely on income strategies that are closely tied to market performance

The life-stage transition strategy helps address these challenges by allowing financial professionals to intentionally adjust risk inside a single policy as client needs and life stages evolve.

How the strategy works



Phase 1: Accumulation | 30s–50s

Objective: Grow assets

- Net premiums primarily allocated to:
  - Equity-focused variable subaccounts
  - Managed volatility portfolios, as appropriate
- Designed to:
  - Maximize long-term accumulation potential
  - Leverage time horizon to manage market volatility

Phase 2: Risk Transition | Late 50s–Early 60s

Objective: Manage risk

- Gradual reallocation of cash value into fixed index accounts
- Indexed account characteristics:
  - Interest credited based on index performance
  - No direct market participation
  - Downside protection from negative index returns (0% floor before policy charges)
- Designed to:
  - Reduce volatility exposure
  - Maintain potential for market-linked growth

Phase 3: Retirement & Preservation | Age 65+

Objective: Secure income

- Further reallocation into the Guaranteed Interest Account (GIA)
- GIA features:
  - Fixed interest credited daily
  - Minimum interest guarantee over the life of the policy
- Designed to:
  - Protect accumulated values
  - Improve predictability for retirement income planning

Why Premier VUL

Premier VUL supports this strategy by offering:

- **Variable subaccounts** for long-term growth potential
- **Fixed indexed accounts** for market-linked growth with downside protection
- **Guaranteed Interest Account** for stability and preservation
- Ability to **reallocate cash value internally** without current income taxation
- **Tax-deferred growth and tax-advantaged policy loans** (if policy remains in force and is not a modified endowment contract, or MEC)

The Life-Stage Transition Strategy allows you to help clients align investment risk with life stages inside a single policy. By intentionally transitioning from variable subaccounts to fixed indexed accounts and ultimately to the Guaranteed Interest Account, you can help clients proactively manage volatility risk before retirement — while preserving tax-advantaged access to income and permanent death benefit protection.

This positions Premier VUL as a long-term planning solution, not a single-purpose accumulation product.

Learn more

To learn how this strategy can be applied for your clients, connect with your sales team:

1-888-413-7860 option 1 (independent brokerage)

1-877-696-6654
(broker-dealer)

Premier Variable Universal Life is designed first and foremost to provide life insurance protection. While the interest crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit.

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

Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

Guarantees are based on the claims-paying ability of the issuing company.

The Policy Design chosen may impact the tax status of the policy. If too much premium is paid, the policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59 ½ may also be subject to an additional 10% penalty tax.

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 within the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by any taxpayer for the purpose of voiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

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