



Enduring strength. Innovative growth.

2025 ANNUAL REPORT



Our purpose at work

COMPANY FACTS

More than 23M customers served in North America	More than 5,700 employees across Securian Financial and its subsidiaries	\$10.8M in charitable contributions ¹
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FINANCIAL HIGHLIGHTS

\$38.0B SFG total investments ²	Nearly \$1.7T life insurance in force	\$8.7B GAAP revenue ³	\$5.8B GAAP benefits provided ⁴	\$4.9B GAAP equity ⁵
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RATINGS

AA- (VERY STRONG) Standard & Poor's	AA (VERY STRONG) Fitch	A+ (SUPERIOR) A.M. Best	Aa3 (EXCELLENT) Moody's Investors Service
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All statistics in this report are as of December 31, 2025, unless otherwise noted. GAAP (generally accepted accounting principles) is a collection of commonly followed accounting rules and standards for financial reporting.

1. Total impact reached more than 780 nonprofits in the form of cash, in-kind donations and volunteerism. Reflects Securian Financial Services, Allied Solutions and Empyrean Benefit Solutions.
2. Total investments include cash, cash equivalents and invested assets, and exclude separate accounts.
3. Revenue includes premiums and policy fee income, net investment income, realized gain/loss and other income.
4. Reflects total GAAP policyholder benefits and interest credited to policies and contracts.
5. Represents total Securian Financial Group, Inc., and subsidiaries equity.

Ratings information: Securian Financial's insurance company subsidiaries, Minnesota Life Insurance Company and Securian Life Insurance Company, a New York authorized insurer, receive high ratings from independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. These ratings reflect our stability, integrity, long-term focus and commitment to maintaining a strong balance sheet. All ratings information is current as of December 31, 2025, and is subject to change. A.M. Best Company rating (second highest of 16 ratings); Fitch rating (third highest of 19 ratings); Moody's rating (fourth highest of 21 ratings); Standard & Poor's rating (fourth highest of 21 ratings). For more information about the rating agencies and to see where our ratings rank compared to other ratings, visit [securian.com/ratings](https://www.securian.com/ratings). Ratings for financial strength and claims-paying ability are important; however, they are not reflective of the performance of any registered securities or variable subaccounts.



We build secure tomorrows

PROPELLED BY OUR VALUES:

We care about others

We are thinkers and doers

We keep our word

We succeed as a team

Learn more about how we positively impact our community and the world around us in our [Sustainability Report](#).

LETTER FROM THE CEO

In 2025, Securian Financial delivered very strong financial results while advancing the strategic capabilities that position us for sustained success.

2025 performance and strategic progress

Securian Financial provides financial security to more than 23 million customers across North America, managing nearly \$1.7 trillion of insurance in force. In 2025, we provided \$5.8 billion in benefits to policyholders, including \$2.4 billion in death benefits, meeting our commitments at the moments that matter most and fulfilling our purpose of building secure tomorrows.

Our financial performance accelerated across the enterprise in 2025. With a sustained focus on profitable growth in our target markets and long-term value creation, Securian Financial demonstrated the strength of our diversified business portfolio and our ability to perform well in dynamic market conditions. We achieved record revenue and continued strong growth in operating earnings while maintaining excellent financial strength – the result of our disciplined risk management, capital stewardship and effective strategy execution.

Strategy in action

Our 2025 performance reflects meaningful, ongoing progress implementing our enterprise strategy. We built on established momentum and strategic focus across our businesses and strengthened the capabilities required to deliver high-quality experiences with expertise and care. At the same time, we continued to deliver on our commitment to disciplined expense management, ongoing operational efficiency and strengthened resilience across our businesses.

Expanded product development, along with investments in technology and process improvements, supported new sales opportunities, enhanced competitiveness and demonstrated Securian Financial's responsiveness to customer and partner needs – positioning us for long-term success.

We also accelerated our artificial intelligence (AI) journey through education for all employees and are advancing an enterprise AI discipline that transforms how we work, serve customers and partner for the future. Early results from initial AI workstreams are enabling our ability to deploy at scale, which allows us to focus on value creation and upskilling talent.

Our people remain central to our success. In 2025, we invested in our talent development and leadership practices to support our employees' continued growth as we focus on the future. We also continued to invest in our physical workspaces in ways that drive collaboration, creativity and innovation.

Strengthening communities

Securian Financial continued to play an active role in supporting thriving communities, providing \$10.8 million in financial and in-kind contributions and empowering employees to engage through volunteerism and nonprofit board service. I am once again impressed by the commitment of our employees, who last year logged more than 25,000 hours of community service. We remain deeply committed to downtown Saint Paul, where we have been headquartered for over 145 years. We continue to find innovative ways to collaborate with local partners to stabilize and reimagine the city's core through targeted redevelopment efforts.

Looking ahead

As I reflect on 2025, I am proud of our strong results, excellent financial strength and the dedication of our employees. In a year defined by both high expectations and significant opportunity, our leadership team and employees demonstrated resilience, creativity and a clear focus on execution. Securian Financial is exceptionally well positioned to compete, grow and continue delivering on our purpose: building secure tomorrows for those who count on us.



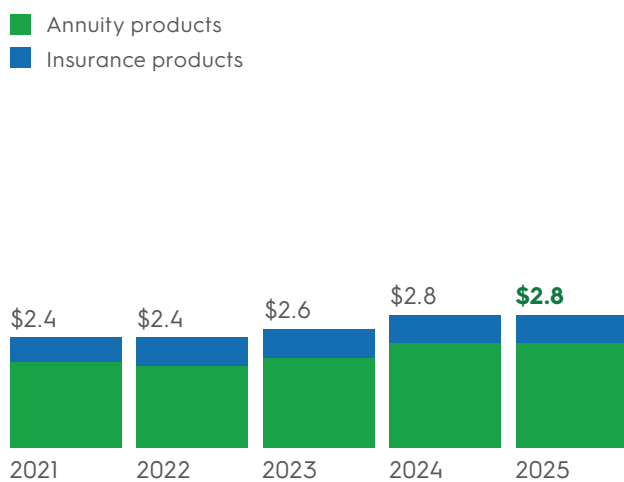
Christopher M. Hilger
Chairman, President and
Chief Executive Officer



FINANCIAL RESULTS

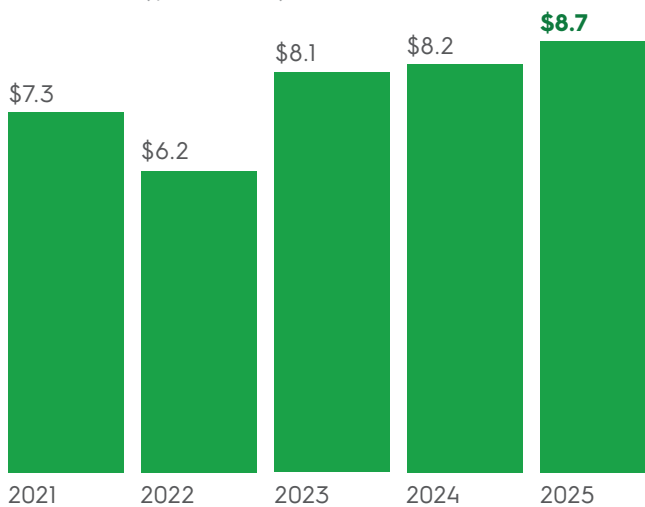
2025 was a successful year for Securian Financial. We delivered very strong financial results, achieving record revenue and strong growth in operating earnings, while maintaining our outstanding financial strength and high ratings.

SALES⁶ (\$ BILLION)



Insurance sales – including group life insurance and voluntary benefits, individual life insurance, and insurance products sold through financial institutions and affinity organizations – were \$759 million, up 4% over 2024. Sales of annuity products, including individual annuities and pension risk transfers (PRTs), were \$2.0 billion and included record PRT sales.

REVENUE (\$ BILLION)



GAAP revenue increased nearly 6% to \$8.7 billion, resulting in a 4-year compound annual growth rate (CAGR) of 4%, reflecting strong retention and business growth across the company's core businesses.

INSURANCE IN FORCE

\$1.7T

Insurance in force – the financial protection Securian Financial provides to its customers – was nearly \$1.7 trillion.

EQUITY⁷

\$4.9B

Total GAAP equity increased 20% to \$4.9 billion driven by strong earnings as well as unrealized gains on fixed maturity securities due to the interest rate environment.

OPERATING EARNINGS⁸

\$317M

Operating earnings rose 8% to \$317 million, reflecting balanced contributions from our businesses and disciplined expense management.

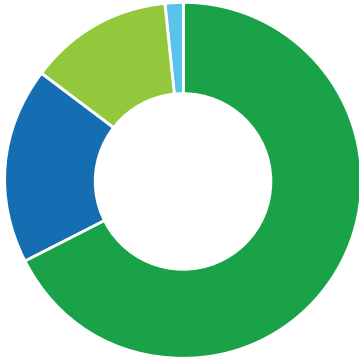
6. Sales generally represent annualized premiums, fund deposits and new asset deposits as applicable to specific products.

7. Represents total Securian Financial Group, Inc., and subsidiaries equity.

8. Operating earnings equal net income attributable to Securian Financial Group, Inc., and subsidiaries, less net realized investment gains (losses) and other market-related impacts, net of taxes.

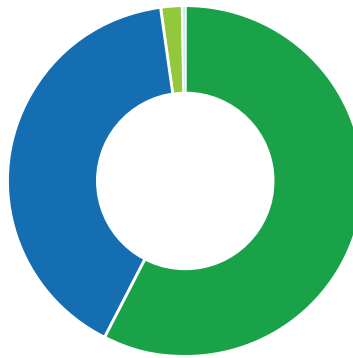
INVESTMENT RESULTS

TOTAL INVESTMENTS⁹
(% OF TOTAL INVESTMENTS)



■ 66.8%	Fixed maturity securities
■ 17.1%	Mortgage loans
■ 14.6%	Other invested assets
■ 1.5%	Equity securities

FIXED MATURITY SECURITIES
(% OF FIXED MATURITY SECURITIES)



■ 58.0%	AAA to A-
■ 40.2%	BBB+ to BBB-
■ 1.7%	BB+ to BB-
■ 0.1%	B+ to B-

Securian Financial's total investments grew by more than 10% to \$38 billion, driven by solid growth in our markets. Our investment portfolio remains well diversified and high quality and is aligned with our liability needs and risk appetite.

Investments

We demonstrated resilience and agility through 2025 in a dynamic and often unpredictable market environment. Financial markets were shaped by periods of uncertainty driven by fiscal negotiations, evolving trade policies and shifting economic signals. We effectively managed volatility stemming from tariff-related disruptions, an extended government shutdown that limited access to key economic data and multiple Federal Reserve rate cuts.

Fixed income markets experienced credit spread compression, while inflation continued to ease from previous highs. Labor market conditions softened modestly, marked by slower job growth and moderating wage pressures.

Despite these challenges, Securian Financial maintained a disciplined and long-term investment approach, enabling us to operate confidently amid the macroeconomic uncertainty. We continued to apply a measured risk framework focused on high-quality, diversified assets and strong liquidity management. Total investments grew more than 10% in 2025, reaching \$38 billion—a reflection of both the strength of our businesses and our alignment with long-term strategic priorities.

Securian Asset Management remained steadfast in managing the general account with a long-standing emphasis on prudence, quality and diversification. Our portfolio continued to be anchored in fixed income assets — primarily investment-grade securities and mortgage loans — which provide resilient income generation and support alignment with our long-duration liabilities across market cycles.

We upheld rigorous portfolio guidelines to limit exposure to any single issuer, sector or asset class, helping ensure stability even as conditions evolved throughout the year. At the same time, we maintained ample liquidity, positioning the organization to meet its commitments while thoughtfully pursuing opportunities that reinforce Securian Financial's long-term financial strength.

9. Total investments include cash, cash equivalents and invested assets, and exclude separate accounts.

Providing solutions that help put family first

From everyday moments to major milestones, our customers' most valuable asset is family – however they define it. That's why we provide individual life insurance and individual annuities that help them continue to put family first.

CUSTOMERS

Nearly

450,000

customers served

\$1.2B

GAAP benefits provided

96%

Individual life insurance customer retention, based on insurance in force

85%

Individual annuity customer retention, based on assets

BUSINESS RESULTS

\$215B

Individual life insurance in force

\$16.7B

Individual life assets¹⁰

\$8.4B

Individual annuity assets¹¹

MARKET RANKINGS

4th largest

Linked benefit sales¹²

11th largest

Indexed universal life (IUL) accumulation insurance sales¹³

10. Life insurance assets reflect the cash value of the life insurance policies as of December 31, 2025.

11. Annuity assets reflect the December 31, 2025, contract value of the annuity contracts.

12. LIMRA, U.S. Retail Individual Life Insurance Sales Participant Report, 2025. Linked benefit sales include hybrid life/long-term care products.

13. LIMRA, U.S. Retail Individual Life Insurance Sales Participant Report, 2025. Accumulation sales include products focused on cash accumulation and efficient distribution.

Making the workplace work for employees

Workplace benefits are the foundation of many families' financial futures, allowing them to focus on the moments that matter today. We provide group insurance built on decades of expertise and supported by caring and responsive service. We help employees love where they work and prioritize those they love.

CUSTOMERS

Nearly

11M

customers served

\$2.4B

GAAP benefits provided

95%

Group life insurance customer retention, based on premiums

BUSINESS RESULTS

\$1.4T

Group life insurance in force¹⁴

\$3.2B

Group insurance direct premiums

MARKET RANKINGS

3rd largest

direct writer of group life insurance in the United States¹⁴

14. Direct group life insurance in force as of December 31, 2025, on a consolidated basis as reported in the Annual Statement Policy Exhibit State pages. Source: S&P Global Market Intelligence. This statistic reflects the insurance subsidiaries of Securian Financial Group, Inc., Minnesota Life Insurance Company and Securian Life Insurance Company.

Ensuring financial security in retirement

Preparing for a secure retirement is more important than ever. We provide capital preservation and longevity solutions that help retirement plan participants save for retirement and ensure their hard-earned savings last. Through pension risk transfer, we relieve the administrative and financial burdens of an employer's pension liabilities, while providing retirees with reliable service and consistent payments.

CUSTOMERS

More than

150,000

customers served

\$1.5B

GAAP benefits provided

BUSINESS RESULTS

\$9.6B

Retirement plan assets¹⁵

\$1.6B

GAAP revenue

MARKET RANKINGS

11th largest

Pension risk transfer writer¹⁶

15. Retirement plan assets reflect the December 31, 2025 account value of retirement products.

16. LIMRA, U.S. Group Annuity Risk Transfer Survey, Fourth Quarter 2025. Figure reflects total PRT buyout sales.

We're present with our customers in the here and now

Many people look to financial institutions and affinity groups for ways to protect what matters to them. Those financial institutions and affinity groups look to us to provide sound solutions in a market that's constantly on the move. Throughout the United States and Canada, our insurance, credit and debt protection products help customers spend less time worrying about their finances and more time present in the here and now.

CUSTOMERS

More than

12M

customers served

\$650M

GAAP benefits provided

98%

U.S. domestic customer retention, based on financial institution premiums

BUSINESS RESULTS

\$1B

U.S. domestic direct insurance premiums

\$660M

Canadian direct insurance premiums

More than

6,000

credit unions, banks and finance companies offering our products and solutions

MARKET RANKINGS

3rd largest

U.S. domestic credit life and disability sales¹⁷

13th largest

Canada overall market share for life and health insurance¹⁸

17. Consumer Credit Industry Association (CCIA), The Fact Book of Credit-Related Insurance, October 8, 2025.

18. MSA Research 2024. The industry total is based on 50 companies. The results of all companies are disclosed according to the IFRS standards.

ENTERPRISE OVERVIEW

MARKETS	PRODUCTS AND SERVICES		COMPANIES
<p>Individuals and families</p> <p>SERVING Individuals, families, executives and business owners</p>	<p>Individual life insurance</p> <ul style="list-style-type: none"> • Universal: fixed, indexed, variable and survivorship • Term • Executive benefits • Hybrid life/long-term care 	<p>Individual annuities</p> <ul style="list-style-type: none"> • Variable • Fixed • Fixed indexed • Immediate • Registered index-linked annuity (RILA) 	<ul style="list-style-type: none"> • Minnesota Life Insurance Company • Securian Life Insurance Company • Securian Financial Services
<p>Employers and employees</p> <p>SERVING Private and public employers, employees and their families</p>	<p>Group life insurance</p> <ul style="list-style-type: none"> • Term life and universal life • Accident insurance and dismemberment <p>Group voluntary benefits</p> <ul style="list-style-type: none"> • Critical illness • Accident • Hospital indemnity <p>Benefits enrollment, administration and technology</p>	<p>Institutional retirement solutions</p> <p>Longevity solutions</p> <ul style="list-style-type: none"> • Pension risk transfer • Defined contribution income solutions <p>Institutional financial products</p> <ul style="list-style-type: none"> • Funding agreements • Stable value investments 	<ul style="list-style-type: none"> • Minnesota Life Insurance Company • Securian Life Insurance Company • Empyrean Benefit Solutions • Ochs Inc.
<p>Financial institutions, affinity groups and their customers</p> <p>SERVING Associations, banks, credit unions, digital lenders, finance companies and other affinity groups and their customers</p>	<p>For the institution</p> <ul style="list-style-type: none"> • Collateral protection • Consumer loan, deposit and membership forms • Lenders protection • Vendor single interest 	<p>For their customers</p> <ul style="list-style-type: none"> • 401(k) protection • Accident and sickness • Accidental death and dismemberment • Credit life, disability and involuntary unemployment and property • Critical illness, cancer, hospital indemnity and hospital accident • Debt protection • Depreciation protection • Disability • Guaranteed asset protection • Health and dental insurance (Canada) • Mechanical breakdown protection/service contracts • Payment protection • Term life 	<ul style="list-style-type: none"> • Minnesota Life Insurance Company • Securian Life Insurance Company • Securian Casualty Company • Canadian Premier Life Insurance Company • Canadian Premier General Insurance Company • Armour Group, Inc. • Allied Solutions • Securian Specialty Lines

CONDENSED CONSOLIDATED BALANCE SHEETS

Years ended December 31, 2025 and 2024

<i>in millions</i>	2025	2024
Assets		
Total investments ¹⁹	\$ 37,992	\$ 34,647
Total other assets	9,442	9,453
Separate account assets	29,351	29,230
Total assets	\$ 76,785	\$ 73,330
Liabilities and equity		
Liabilities:		
Policyholder benefits and funds ²⁰	36,887	34,762
Other liabilities	5,557	5,171
Separate account liabilities	29,351	29,230
Total liabilities	71,795	69,163
Equity:		
Total Securian Financial Group, Inc., and subsidiaries equity	4,932	4,110
Noncontrolling interests	58	57
Total equity	4,990	4,167
Total liabilities and equity	\$ 76,785	\$ 73,330

CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS

Years ended December 31, 2025 and 2024

<i>in millions</i>	2025	2024
Revenues		
Premiums and policy and contract fees	\$ 6,402	\$ 6,208
Net investment income	1,500	1,360
Net realized investment gains (losses)	9	(46)
Other income	753	679
Total revenues	8,664	8,201
Benefits and expenses		
Policyholder benefits ²⁰	4,930	4,698
Interest credited	860	875
Other operating costs and expenses	2,495	2,350
Total benefits and expenses	8,285	7,923
Income from operations before taxes	379	278
Income tax expense	68	23
Net income	311	255
Less: Net income attributable to noncontrolling interests	1	-
Net income attributable to Securian Financial Group, Inc., and subsidiaries	\$ 310	\$ 255

19. Total investments includes cash, cash equivalents and invested assets.

20. Policyholder benefits and funds includes policyholder and contract holder benefits, funds and claims.

These condensed consolidated financial statements are derived from the company's audited consolidated financial statements, which are prepared in accordance with generally accepted accounting principles (GAAP).

BOARD OF DIRECTORS

As of April 1, 2026

Mary K. Brainerd

Retired President and Chief Executive Officer
HealthPartners
Bloomington, Minnesota

Committees:

Audit (Chair); Executive; Investment

Jay D. Debertin

President and Chief Executive Officer
CHS Inc.
Inver Grove Heights, Minnesota

Committees:

Human Resources and Compensation;
Investment; Non-Overlapping Directors

Benjamin G. S. Fowke, III

Retired Chairman and Chief Executive Officer
Xcel Energy Inc.
Minneapolis, Minnesota

Committees:

Human Resources and Compensation (Chair);
Audit; Executive

Sara H. Gavin

Retired Chief Client Officer
Weber Shandwick
New York, New York

Committees:

Nominating and Governance (Chair); Executive;
Human Resources and Compensation

Eric B. Goodman

Retired Chief Investment Officer
Aegon USA
Cedar Rapids, Iowa

Committees:

Investment (Chair); Audit; Executive

Christopher M. Hilger

Chairman, President and Chief Executive Officer
Securian Financial Group, Inc.
Saint Paul, Minnesota

Committees:

Executive; Investment; Nominating and Governance

Darryl R. Jackson

Vice President of Financial Services and Fixed Operations
Hendrick Automotive Group
Charlotte, North Carolina

Committees:

Audit; Nominating and Governance;
Non-Overlapping Directors

D. Bryan Jordan

Chairman, President and CEO
First Horizon Corporation
Memphis, Tennessee

Committees:

Human Resources and Compensation; Investment

James P. Kolar

Retired Central Market Managing Partner
PWC
Chicago, Illinois

Committees:

Audit; Human Resources and Compensation

Stephanie A. J. Lundquist

Chief Human Resources Officer
Cargill, Inc.
Wayzata, Minnesota

Committees:

Human Resources and Compensation;
Nominating and Governance

Susan M. Reibel

Retired Chief Executive Officer
John Hancock Retirement - Manulife Financial
Ontario, Canada

Committees:

Audit; Investment

Elizabeth A. Simermeyer

Retired Executive Vice President and President of
Global Healthcare, Life Sciences and Hand Care
Ecolab
Saint Paul, Minnesota

Committees:

Audit; Nominating and Governance;
Non-Overlapping Directors

SENIOR OFFICERS

As of April 1, 2026

Christopher Hilger

Chairman, President and
Chief Executive Officer

Peter Berlute

Executive Vice President,
Chief Financial Officer

Bob Ehren

Executive Vice President

Kristi Fox

Executive Vice President and
Chief Administrative Officer

Siddharth Gandhi

Executive Vice President,
Employee Benefits Solutions

Suzette Huovinen

Executive Vice President,
Enterprise Capital and Risk
Management and President,
Securian Asset Management

Frici Csatlós

Senior Vice President,
Operations

Kristin Ferguson

Senior Vice President,
Individual Solutions

Darrin Hebert

Senior Vice President,
Chief Information Officer

Renee Montz

Senior Vice President,
General Counsel and Secretary

Kent Peterson

Senior Vice President,
Institutional Retirement Solutions

David Seidel

Senior Vice President,
Affinity Solutions

Mark Geldernick

Vice President, Affinity Solutions

Christopher Greene

Vice President-CFO, Affinity
Solutions and President,
Securian Casualty Company

Becca Hagen

Vice President,
Human Resources

Johnathan Heshelman

Vice President,
Chief Investment Officer

Jennifer Lastine

Vice President,
Enterprise Technology

Brent Lesmeister

Vice President, Distribution and
Relationship Management,
Employee Benefits Solutions

Susan Munson-Regala

Vice President and
Actuary-CFO, Employee
Benefits Solutions

Christopher Owens

Vice President,
Distribution, Individual Solutions

Daniel Preiner

Vice President, Law

John Yaggy

Vice President, Controller and
Chief Accounting Officer

Erich Axmacher

Second Vice President,
Corporate Compliance Officer
and Chief Privacy Officer

Matthew Bauler

Second Vice President,
Distribution, Affinity Solutions

José Blanco Ariza

Second Vice President,
Enterprise Technology

Patrick Boyd

Second Vice President,
Corporate Business
Development

Emily Carlson

Second Vice President and
Actuary-CFO, Institutional
Retirement Solutions

Nicole Carlson

Second Vice President,
Enterprise Consulting and
Project Management

Kimberly Carpenter

Second Vice President, Chief
Compliance Officer, Individual
Solutions

Paul Casey

Second Vice President,
Chief Audit Executive

Heidi Christopherson

Second Vice President,
Enterprise Technology

James Fuller

Second Vice President, Law

Katy Gilley

Second Vice President,
Enterprise Technology

Christopher Iannuzzi

Second Vice President and
Actuary, Employee Benefits
Solutions

Lydia Jilek

Second Vice President,
Employee Benefits Solutions

Elizabeth Johnson

Second Vice President,
Affinity Solutions

Jacob Jones

Second Vice President and
Actuary, Individual Solutions

Sara Kaufman

Second Vice President
and Actuary-CFO,
Individual Solutions

Jill Kuykendall

Second Vice President, Chief
Artificial Intelligence Officer

Tariq Malik

Second Vice President,
Chief Diversity Officer

Ann McGarry

Second Vice President,
Chief Marketing Officer

Ted Nistler

Second Vice President,
Treasurer

Karen Oberle

Second Vice President,
Total Rewards

Marnie Overman

Second Vice President,
Employee Benefits Solutions

Meagan Phillips

Second Vice President and
Chief Risk Officer, Enterprise Risk
Management

Jaime Proman

Second Vice President,
Enterprise Strategy and Chief of
Staff to CEO

Leela Rao

Second Vice President,
Individual Solutions

Kris Rexroth

Second Vice President,
Enterprise Technology

Erin Riem

Second Vice President and
Actuary, Reinsurance

Jonathan Seaberg

Second Vice President, Chief
Administrative Office, Finance

Ross Stedman

Second Vice President,
Operations

Mike Steinert

Second Vice President,
Securian Asset Management

Kyle Strese

Second Vice President and
Actuary, Employee Benefits
Solutions

Adam Taylor

Second Vice President,
Employee Benefits Solutions

Elias Vogen

Second Vice President,
Employee Benefits Solutions

Nicholas Volkmann

Second Vice President,
Enterprise Data and Analytics

Jennifer Wolf

Second Vice President,
Investment Law



Building secure tomorrows through financial confidence

To be confident in your financial future, you need to trust the strength and commitment of the companies you choose to work with. Founded in 1880, the Securian Financial family of companies has been developing innovative insurance and retirement solutions to meet the evolving needs of individuals, families and businesses.

Offered through partnerships with employers, financial professionals and affinity groups, our products help bring peace of mind to more than 23 million customers throughout the United States and Canada. We are trusted by our partners and customers to help them build secure tomorrows.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Financial Group, Inc., is the holding company parent of a group of companies that provide a broad range of financial services, including:

- Allied Solutions, LLC
- Armour Group, Inc.
- Asset Allocation & Management Company, LLC
- Canadian Premier General Insurance Company
- Canadian Premier Life Insurance Company
- Empyrean Benefit Solutions, Inc.
- Keystone Reinsurance SPC
- Minnesota Life Insurance Company
- Ochs, Inc.
- Securian Asset Management, Inc.
- Securian Casualty Company
- Securian Financial Services, Inc., member FINRA
- Securian Life Insurance Company, a New York authorized insurer
- Securian Reinsurance Company, Ltd.
- Securian Specialty Lines, Inc.



PREPARE
PROTECT
SECURE

[securian.com](https://www.securian.com)

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