

THE GUARANTEE PERIOD

Know more from day one

The Guarantee Period offers rates that are locked in for the duration of the surrender charge period. This helps create more certainty from the start.

With rates locked in for the duration of the surrender charge period, clients know what to expect from the beginning. It's one less variable which helps instill confidence. Plus, you don't have to get stuck explaining why their rates went down at any point during their Guarantee Period!

Year	Non-Guaranteed Cap	Guaranteed Cap
1	10%	8.50%
2	?	8.50%
3	?	8.50%
4	?	8.50%
5	?	8.50%
6	?	8.50%
7	?	8.50%

Which situation would your client prefer?

Hypothetical example used for illustrative purposes only. Not indicative of any particular investment or guarantee of future performance. Actual rates will vary.

To learn more about how fixed indexed annuities can fit into your clients' portfolios, contact the **Annuity Sales Desk: 1-866-335-7355**.

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. 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.

The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The rates offered during the Guarantee Period will vary based on the Surrender Schedule chosen at the time of application.

The Cap(s), Participation Rate(s), Trigger Rate(s), CoreRate(s), and/or Fixed Interest Rate for the Guarantee Period are listed on the Contract Schedule Page. For any Crediting Period commencing after the Guarantee Period, the applicable rate(s) will be declared at the beginning of each Crediting Period. All rates are subject to the maximums and/or minimums as stated in the contract.

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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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