QUICK FACTS

SecureLink® Assure

Issue Age and Purchase Payment Limits	
Maximum Issue Age	85 for either owner and/or annuitant
Purchase Payments	Minimum: $20,000 Maximum: $2,000,000 without Home Office approval Additional purchase payments: Not permitted
Plan Types	Non-qualified, IRA (Traditional, Roth, Inherited), UGMA/UTMA, Inherited non-qualified, Corporate non-qualified
Account Options (Contracts may allocate to multiple account options)	
Indexed Accounts[1]	**All rates guaranteed for the surrender charge period** **1-Year Indexed Accounts** **S&P 500® Index:** • 1-year Point-to-Point with Guarantee Period and Cap • 1-year Performance Trigger with Guarantee Period • CoreRate+[2] **MSCI EAFE® Index:** • 1-year Point-to-Point with Guarantee Period and Cap • 1-year Performance Trigger with Guarantee Period **Nasdaq-100 Volatility Control 12%™ Index:** • 1-year Point-to-Point with Guarantee Period and Cap • 1-year Performance Trigger with Guarantee Period
Guaranteed Interest Accounts[1]	Fixed Account – 1 year

SecureLink® Assure is not available for sale in CA and NY.

1. Minimum interest rates, caps, participation rates and trigger rates are set at contract issue and guaranteed for the life of the contract.

2. The CoreRate+ Indexed Crediting Method is only available for allocation at contract issue. An interest credit is applied at the end of each Crediting Period during the Guarantee Period based on the Core Rate set at issue. Then at the end of the Guarantee Period an index credit may also be applied if the index change over the Guarantee Period less the cumulative total of the interest credits is positive, then the resulting value is multiplied by the participation rate to calculate the index credit.

Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency – Not guaranteed by any bank or credit union – May go down in value

Insurance products issued by:
Minnesota Life Insurance Company

5469327

Rate Banding	Rates for each account option will vary depending on the total contract value, based upon the following bands: • Less than $100,000 • $100,000 - $499,999.99 • $500,000 or greater The rate for each account option will be set at the beginning of the guarantee period. If the contract value crosses the threshold of a rate band during the guarantee period (due to withdrawals or interest), the rate band in effect will not change until the guarantee period ends. After the guarantee period, if the contract value crosses the threshold of a rate band during a crediting period (due to withdrawals or interest), the rate band in effect will not change until the next crediting period.

Contract Charge/Adjustment

Surrender Charge[3]

5-year

Beginning of contract year	1	2	3	4	5	6+
Percentage	8%	7%	6.5%	6%	5%	0%

7-year

Beginning of contract year	1	2	3	4	5	6	7	8+
Percentage	8%	7%	6.5%	6%	5%	4%	3%	0%

Initial cap, trigger, and fixed account rates applies until the end of the Guarantee Period.

The surrender charge percentage will be multiplied by the gross amount withdrawn in excess of the free withdrawal amount, following the application of any MVA.

Market Value Adjustment (MVA)	An adjustment applied upon withdrawal/surrender to reflect changes in market conditions between contract issue and the date of withdrawal. An MVA can either increase or decrease the amount withdrawn from the annuity's value. Applies only during the surrender charge period on amounts in excess of the Free Withdrawal. A negative MVA will never cause the amount you receive to be less than the Guaranteed Minimum Surrender Value (GMSV), and a positive MVA will never exceed the amount of Surrender Charge assessed on the withdrawal or surrender. Any limitation will apply in both the positive and negative direction.

Access

Minimum Withdrawal	$250
Free Withdrawal *(Amount not subject to Surrender Charge or Market Value Adjustment) - Not available on full contract surrender*	The free withdrawal amount is equal to 10% of the Contract Value as of the most recent Contract Anniversary (10% of Purchase Payments in the first Contract Year). Free Withdrawal is not applied at full surrender.
Waiver of Surrender Charge & Market Value Adjustment (MVA)	Surrender Charges and MVA are waived upon the following events: • Annuitization • Death • Withdrawal or surrender during a qualifying Nursing Home stay or Terminal Condition of the owner or joint owner. There is a one-year waiting period following any change of ownership during which these waiver provisions do not apply. • Required Minimum Distribution (RMD) in excess of Free Withdrawal Amount

3. SecureLink Assure Fixed Indexed Annuity is available in a 5-Year or 7-Year Surrender Charge Period as elected by you on the application.

Transfers	Transfers may be elected within 21 days following the contract anniversary but will be processed as of the anniversary. Transfers must only involve accounts that are at the end of their respective crediting periods; no transfers may be made in the middle of a crediting period. Transfers will earn the initial guaranteed rate for the account during the surrender charge period. Transfers after the surrender charge period will earn the renewal rate for the selected account. Allocation to the CoreRate+ accounts is only available at issue.
Guaranteed Minimum Surrender Value (GMSV)	The GMSV is equal to the Purchase Payment multiplied by the GMSV Purchase Payment Percentage (initially 87.5%) accumulated at the applicable GMSV Rate and adjusted for any amounts withdrawn or transferred. Interest is credited to the GMSV daily.

Beneficiary Protection

Death Benefit	Greater of: • Contract Value, or • Guaranteed Minimum Surrender Value

Income Options

Annuity Income Options	After the 1st contract anniversary, your annuity contract can be turned into a guaranteed stream of income. The greater of contract value or the GMSV may be applied to a variety of lifetime income payment options. Options include (availability subject to change): • Single Life • Single Life with Period Certain • Joint and Last Survivor

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.

A negative MVA will never cause the amount you receive to be less than the Guaranteed Minimum Surrender Value (GMSV), and a positive MVA will never exceed the amount of Surrender Charge assessed on the withdrawal or surrender. In addition, any limitation will apply in both the positive and negative direction.

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.

Funds allocated to an indexed account using the CoreRate+ Crediting Methodology must remain allocated to the account until the completion of the Guarantee Period in order to be eligible for an Indexed Credit. Interest Credits are applied at the end of each Crediting Period within the Guarantee Period and are not compounded.

The indexes are not available for direct investment.

The "S&P 500®" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Minnesota Life. S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500™, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Minnesota Life. Minnesota Life Indexed Annuities are not sponsored or, sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

The products referred to herein are not sponsored, endorsed, issued, sold or promoted by MSCI, and MSCI bears no liability with respect to any such products or any index on which such products are based. The Contract contains a more detailed description of the limited relationship MSCI has with Minnesota Life and any related products.

Nasdaq®, Nasdaq-100®, Nasdaq-100 Volatility Control 12%™ and XNDX12E™ are trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Minnesota Life. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

These materials are for informational and educational purposes only and are 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. Securian Financial Group, Inc. and its subsidiaries have a financial interest in the sale of their products.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

Policy form numbers: ICC17-70357, 17-70357, ICC26-72927, 26-72927, ICC26-72928, 26-72928, 26-72929.04, ICC26-72931, 26-72931, ICC26-72932, 26-72932, ICC26-72933, 26-72933, ICC26-72934, 26-72934, and any state variations.

securian FINANCIAL®

PREPARE
PROTECT
SECURE

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2026 Securian Financial Group, Inc. All rights reserved.

F111425-2 8-2026 DOFU 8-2026
5469327