

SECUREOPTION FIXED ANNUITIES

Rate Announcement

Annuities are issued by Minnesota Life Insurance Company in all states except NY. In NY, annuities are issued by Securian Life Insurance Company.

Rates as of May 12, 2018

SecureOption Focus – a limited payment fixed annuity

Guarantee Period	Rate Band	Base Rate	1 st Year Rate Enhancement	1 st Year Rate	Effective Yield Over Guarantee Period	Product Highlights
1 year	<\$35,000	2.55%	1.00%	3.55%	3.55%	Available in all states Initial minimum purchase payment: \$10,000 Maximum: \$2 million Deferred Sales Charge: 7 years 7%, 7%, 7%, 6%, 5%, 4%, 3% Following initial guarantee period, funds earn annual renewal rate
	\$35,000-\$99,999	2.75%	1.00%	3.75%	3.75%	
	\$100,000+	2.85%	1.00%	3.85%	3.85%	
3 year	<\$35,000	2.80%	N/A	2.80%	2.80%	
	\$35,000-\$99,999	3.00%	N/A	3.00%	3.00%	
	\$100,000+	3.10%	N/A	3.10%	3.10%	
5 year	<\$35,000	2.80%	N/A	2.80%	2.80%	
	\$35,000-\$99,999	3.00%	N/A	3.00%	3.00%	
	\$100,000+	3.10%	N/A	3.10%	3.10%	
7 year	<\$35,000	2.80%	N/A	2.80%	2.80%	
	\$35,000-\$99,999	3.00%	N/A	3.00%	3.00%	
	\$100,000+	3.10%	N/A	3.10%	3.10%	
Minimum Guaranteed Interest Rate is 1.00%						

SecureOption Select – a single payment fixed annuity with Market Value Adjustment

Guarantee Period	Rate Band	Interest Rate	Effective Yield Over Guarantee Period	Product Highlights	
5 year	<\$100,000	3.00%	3.00%	Available in all states except: NY, WA Variable license required in AL, AR, CA, CT, IN, MI, MN, MO, NJ, WI Initial minimum purchase payment: \$5,000 Maximum: \$2 million Deferred Sales Charge: 9 years 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2% Following initial guarantee period, funds renew into same guarantee period unless instructed otherwise (at then current rate) ¹ 1.50% in FL	
	\$100,000+	3.20%	3.20%		
7 year	<\$100,000	3.15%	3.15%		
	\$100,000+	3.35%	3.35%		
9 year	<\$100,000	3.30%	3.30%		
	\$100,000+	3.50%	3.50%		
Minimum Guaranteed Interest Rate is 1.50% ¹					