securian FINANCIAL®

SECUREOPTION® FIXED DEFERRED ANNUITIES

Rate Announcement – Increase

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 September 21, 2019
Rates in blue indicate change from previous rate

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

Guarantee Period	Rate Band	Interest Rate	Effective Yield Over Guarantee Period
3 year	<$100,000	2.15%	2.15%
	$100,000+	2.30%	2.30%
5 year	<$100,000	2.15%	2.15%
	$100,000+	2.30%	2.30%
7 year	<$100,000	2.25%	2.25%
	$100,000+	2.40%	2.40%
9 year	<$100,000	2.35%	2.35%
	$100,000+	2.50%	2.50%

Minimum Guaranteed Interest Rate is 1.00%

Product Highlights

Available in all states except: NY, CA. Availability varies by firm.

Initial minimum purchase payment: $25,000

Maximum: $2 million

Surrender Charge:

3 year: 9%, 8%, 7%

5 year: 9%, 8%, 7%, 6%, 5%

7 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%

9 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Following initial guarantee period, funds earn annual renewal rate

SecureOption Choice – a single payment fixed annuity

Guarantee Period	Rate Band	Interest Rate	Effective Yield Over Guarantee Period
3 year	<$100,000	2.05%	2.05%
	$100,000+	2.20%	2.20%
5 year	<$100,000	2.05%	2.05%
	$100,000+	2.20%	2.20%
7 year	<$100,000	2.15%	2.15%
	$100,000+	2.30%	2.30%
9 year	<$100,000	2.25%	2.25%
	$100,000+	2.40%	2.40%

Minimum Guaranteed Interest Rate is 1.00%

Product Highlights

Rates apply only in the following states: CA. Availability varies by firm.

Initial minimum purchase payment: $25,000

Maximum: $2 million

Surrender Charge:

3 year: 9%, 8%, 7%

5 year: 9%, 8%, 7%, 6%, 5%

7 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%

9 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Following initial guarantee period, funds earn annual renewal rate

SecureOption Focus – a limited payment fixed annuity

Guarantee Period	Rate Band	Base Rate	1st Year Rate Enhancement	1st Year Rate	Effective Yield Over Guarantee Period	Product Highlights
1 year	<$35,000	1.55%	1.00%	2.55%	2.55%	Available in all states
	$35,000-$99,999	1.75%	1.00%	2.75%	2.75%	Initial minimum purchase payment: $10,000
	$100,000+	1.85%	1.00%	2.85%	2.85%	Maximum: $2 million
3 year	<$35,000	1.80%	N/A	1.80%	1.80%	Deferred Sales Charge: 7 years 7%, 7%, 7%, 6%, 5%, 4%, 3%
	$35,000-$99,999	2.00%	N/A	2.00%	2.00%	Following initial guarantee period, funds earn annual renewal rate
	$100,000+	2.10%	N/A	2.10%	2.10%	
5 year	<$35,000	1.80%	N/A	1.80%	1.80%	
	$35,000-$99,999	2.00%	N/A	2.00%	2.00%	
	$100,000+	2.10%	N/A	2.10%	2.10%	
7 year	<$35,000	1.80%	N/A	1.80%	1.80%	
	$35,000-$99,999	2.00%	N/A	2.00%	2.00%	
	$100,000+	2.10%	N/A	2.10%	2.10%	
Minimum Guaranteed Interest Rate is 1.00%						

Rate Posting Information

Under normal market conditions, rate **decreases** will be posted by 12:00 p.m. CT the Wednesday preceding the Saturday effective date. To receive the rate currently in effect, applications must be signed prior to the rate change. The cash purchase payment and application must be received and in good order within 14 days of the signature date. Rate **increases** will be posted on the Monday following the Saturday effective date. We reserve the right to change current rates without notice based on market conditions.

60-Day Rate Lock Program

Securian offers a 60-day rate lock program (based on application signature date) on non-qualified 1035 Exchange and Qualified Rollover purchase payments into guaranteed interest account options.

For complete rules and information, please visit our website.

For up-to-date state approvals, rates and product information, **visit our Financial Professional website at Securian.com or call our Sales Desk at 866-335-7355.**

Some products and optional features may not be available in all states and features may vary by state. Not all products, features, and optional benefits are available from all firms. Please consult with your firm before providing any products/services or materials listed here.

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. There are charges and expenses associated with annuities, such as deferred sales charges for early withdrawals. Guarantees are subject to the financial strength and claims-paying ability of the issuing company.

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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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