

SECUREOPTION® FIXED DEFERRED ANNUITIES

Rate Announcement

Rates as of March 14, 2020

SecureOption Choice

The minimum purchase payment is \$25,000, the maximum \$2 million. Guaranteed Minimum Rates are set at contract issue and are guaranteed for the life of the contract. Following initial guarantee period, funds earn annual renewal rate.

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

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

Guarantee Period	Rate Band	Interest Rate	Surrender Charge
3 Year	<\$100,000	1.10%	3 year: 9%, 8%, 7%
	\$100,000+	1.25%	
5 Year	<\$100,000	1.10%	5 year: 9%, 8%, 7%, 6%, 5%
	\$100,000+	1.25%	
7 Year	<\$100,000	1.20%	7 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%
	\$100,000+	1.35%	
9 Year	<\$100,000	1.35%	9 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
	\$100,000+	1.50%	

Guaranteed Minimum Interest Rate is 1.00%

SecureOption Choice – a single payment fixed annuity

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

Guarantee Period	Rate Band	Interest Rate	Surrender Charge
3 Year	<\$100,000	1.00%	3 year: 9%, 8%, 7%
	\$100,000+	1.15%	
5 Year	<\$100,000	1.00%	5 year: 9%, 8%, 7%, 6%, 5%
	\$100,000+	1.15%	
7 Year	<\$100,000	1.10%	7 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%
	\$100,000+	1.25%	
9 Year	<\$100,000	1.25%	9 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
	\$100,000+	1.40%	

Guaranteed Minimum 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.

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.

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