

Rate Announcement

Rates as of April 1, 2023

Rates are subject to change at any time. Please talk with your financial professional for current rates. The rates shown below assume a 100% Participation Rate unless otherwise noted.

SecureLink® Chronic Illness Access

SecureLink® Chronic Illness Access – single payment fixed indexed annuity with Market Value Adjustment

Available in all states except: MA, NY, WA.

		Current Initial Rates		Guaranteed Minimum Rates	
Indexed Accounts	Crediting Method	<\$100k	\$100k+	<\$100k	\$100k+
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	145.00%	150.00%	10.00%	10.00%
MSCI EAFE® Index	1-Year Point-to-Point with Cap	6.15%	6.50%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Cap	6.20%	6.50%	1.00%	1.00%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	145.00%	150.00%	10.00%	10.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate		Interest Rate	
Fixed Account	1 Year	2.85%	3.00%	0.50%	0.50%
Guaranteed Minimum Surrender Value Rates					
Indexed Accounts		87.50% @ 1.40%			
Fixed Account		87.50% @ 2.40%			

Insurance products issued by:

Minnesota Life
Insurance Company

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

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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 nonqualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as deferred sales charges for early withdrawals.

The SecureLink Chronic Illness Access fixed indexed annuity and Accelerated Death Benefit are not long-term care insurance. They are not a qualified benefit under the Internal Revenue Code. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADLs. The Accelerated Death Benefit is automatically included in every contract and provides an option to accelerate death benefit proceeds in the event that the owner becomes chronically or terminally ill.

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.

Some products and features may not be available in all states and features may vary by state.

The indexes are not available for direct investment.

The Cap(s), Participation Rate(s), Trigger Rate(s), and/or Fixed Interest Rate for the initial Crediting Period are shown in the contract at issue. For each subsequent Crediting Period, rates will be declared at the beginning of the Crediting Period and will be guaranteed for the duration of the applicable period. Rates are subject to the maximums and/or minimums as stated in the contract.

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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

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A purpose of the method of marketing is solicitation of insurance and that contact will be made by an insurance agent or agency.

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.

Policy form numbers: ICC18-70405, ICC16-70303, ICC18-70407, 18-70408

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