

YOU'VE
GOT
NEXT

Are your clients looking
for guaranteed returns?

Consider a Multi-Year Guaranteed Annuity (MYGA)

Every day, you face fierce competition as you grow your business. Securian Financial has a power play to help you succeed: SecureOption® Vision.

We drafted this product to be the edge you need. It offers your clients **four key benefits**:

- 1** Competitive rates
- 2** Attractive liquidity features
- 3** Desired guarantee periods
- 4** Strength and ratings of Securian Financial

You've got next with SecureOption Vision. For your next prospect. Your next client. Your next sale.

Easy to understand and sell

Not only is SecureOption Vision easy for consumers to understand – it's even easier for you to sell. It's a simple product designed to help everyday people plan for a financial future without the fear of market loss.

Product design:

- Short duration options
- Surrender charge schedules aligned with the guarantee period
- Automatic renewal to one-year periods, which are not subject to surrender charges or a Market Value Adjustment (MVA)

Client-friendly features:

- Guaranteed interest throughout the guarantee period
- 10% free annual withdrawals after the first year
- No surrender charge or MVA for Required Minimum Distributions (RMDs)

At a glance: SecureOption® Vision

Issue Age and Purchase Payment Limits											
Maximum Issue Age	90 for either owner and/or annuitant										
Purchase Payments	Minimum: \$25,000 Maximum: \$2 million without prior company approval Additional Purchase Payments: Not permitted										
Plan Types	Non-qualified; IRA; Roth IRA										
Interest Rate											
Initial Guarantee	3-, 5-, 7- or 9-year Initial interest rate applies until the end of the initial guarantee period.										
Renewal Guarantee	Following the initial guaranteed period, renewal interest rates will be guaranteed for one-year periods.										
Minimum Rate Guarantee	Guaranteed minimum interest rate set at contract issue and guaranteed for the life of the contract. Guaranteed to never be lower than 1.00%. The contract will show the guaranteed minimum rate.										
Rate Banding	Larger purchase payments may be eligible for higher rates (as conditions permit): <ul style="list-style-type: none"> • < \$100,000 • \$100,000+ 										
Contract Charge/Adjustment											
Surrender Charge on withdrawals in excess of the Free or Waived amounts noted below	Beginning of Contract Year:	1	2	3	4	5	6	7	8	9	10
	9-Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
	7-Year	9%	8%	7%	6%	5%	4%	3%	0%		
	5-Year	9%	8%	7%	6%	5%	0%				
	3-Year	9%	8%	7%	0%						
Market Value Adjustment (MVA) MVA does not apply in CA	An adjustment applied upon withdrawal/surrender/annuitization ¹ 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. <ul style="list-style-type: none"> • Applies only during the Surrender Charge Period on amounts in excess of the Free Withdrawal. • A positive MVA will never exceed the amount of Surrender Charge assessed on the withdrawal or surrender. A negative MVA will not exceed the excess interest (interest in excess of the guaranteed minimum interest) earned on the applicable Guarantee Period. Any limitation will apply in both the positive and negative direction. 										

1. In FL, MVA not applied at annuitization.

Access	
Withdrawal Minimum	\$250
Free Withdrawal (Amount not subject to Surrender Charge or MVA) – Not available on full contract surrender, except in CA	<ul style="list-style-type: none"> • 10% of prior contract anniversary value (not available in first contract year, except in CA) • RMD amount, if greater (all years)
Waiver of Surrender Charge and MVA	<ul style="list-style-type: none"> • After the first contract anniversary for the following qualifying events: <ul style="list-style-type: none"> - Hospital, medical care stay (confinement of at least 90 days) - Terminal condition (life expectancy of 12 months or less) • Annuitization (waiver does not apply to MVA) • Death
Beneficiary Protection	
Death Benefit	Contract value
Income Options	
Annuity Income Options	<p>After the first contract anniversary, the annuity contract can be turned into a guaranteed stream of income. The contract value (adjusted by any applicable MVA¹), may be applied to a variety of lifetime income payment options.</p> <p>Options include (additional options may be available at time of annuitization):</p> <ul style="list-style-type: none"> • Single Life • Single Life with Period Certain • Joint and Last Survivor

1. In FL, MVA not applied at annuitization.



Financial strength matters

Any guarantee is backed by the claims-paying ability of the issuing insurance company. With SecureOption Vision, your clients can be confident their purchase payments are guarded. For more information on the financial strength and ratings of Securian Financial, visit [securian.com/ratings](https://www.securian.com/ratings).



Learn more

For more information on SecureOption Vision call the Securian Annuity Sales Desk at **1-888-598-7570**.

At Securian Financial, we're here for family. And we're here because of it.

We're guided by our purpose: helping customers build secure tomorrows. Since 1880, we've been building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers. We're committed to the markets we serve, providing insurance, investment and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most.

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 surrender charges for early withdrawals.

Some products may not be available in all states and features may vary by state. Not all products and features are available from all firms.

Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its affiliates, have a financial interest in the sale of their products.

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