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|---|---|
| **Company** | **Minnesota Life Insurance Company**<br>Securian Financial Group |
| **A.M Best Rating** | A+ |
| **Standard and Poor's Rating** | AA- |
| **Product Type** | MYG Fixed |
| **Primary Product Objective** | Accumulation |
| **Product** | **SecureOption® Choice 3-Year**<br>(SPDA) |
| **Policy Form Number** | ICC18-70419 |
| **Distribution Channels Sold In** | B/D: Full Service National<br>B/D: Independent<br>Independent |
| **Product Launch Date** | 1/7/2019 |
| **Bonus** | N/A |
| **Surrender Charge** | **3 Years**<br>9.00, 8.00, 7.00, 0.00%<br><br>+/- Market Value Adjustment (MVA) |
| **Share Class** | N/A |
| **Mortality and Expense Charge (M&E)** | N/A |
| **Product Fee** | N/A |
| **Administration Charge** | N/A |
| **Other Charge** | N/A |
| ***Total Annual Expense** | N/A |
| **Annual Contract Fee** | N/A |
| **Annual Contract Fee Waived At** | N/A |

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|---|---|
| **Company** | **Minnesota Life Insurance Company**<br>Securian Financial Group |
| **Product** | **SecureOption® Choice 3-Year**<br>(SPDA) |
| **Minimum Guarantee/ Minimum Guaranteed Surrender Value** | **Varies**<br><br>**1-3%**<br>Guaranteed Annual Return |
| **Strategies / Subaccounts Offered** | 0 Indexed, 0 Structured, 0 Variable, 1 Fixed |
| **Net Subaccount Fee Range** | N/A |
| **Free Transfers per Year** | N/A |
| **Transfer Fee** | N/A |
| **Rate Banding** | Low Band / $100,000 / $500,000 |
| **Current Fixed Account Rate(s)** | 5.10% / 5.25% / 5.40% guaranteed for three years |
| **Upcoming Fixed Account Rate(s)** | N/A |
| **Other Crediting Strategy Information** | N/A |
| **Penalty-Free Withdrawals** | 10% of of previous Account Anniversary Value after year one |
| **Death Benefit** | Full Account Value |
| **Surrender Charge Waivers Available** | Nursing Home<br>Terminal Illness |
| **Available Plan Types** | IRA, NQ, Roth IRA, Inherited IRA |
| **Issue Ages** | 0 - 90 |
| **Minimum Initial Premiums** | Q/NQ<br>$25,000 |
| **Minimum Subsequent Premium** | N/A |
| **Guaranteed Lifetime Withdrawal Benefit (GLWB)** | N/A |

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|---|---|
| **Company** | **Minnesota Life Insurance Company**<br>Securian Financial Group |
| **Product** | **SecureOption® Choice 3-Year**<br>(SPDA) |
| **Guaranteed Minimum Withdrawal Benefit (GMWB)** | N/A |
| **Guaranteed Minimum Accumulation Benefit (GMAB)** | N/A |
| **Guaranteed Minimum Death Benefit (GMDB)** | N/A |
| **Guaranteed Minimum Income Benefit (GMIB)** | N/A |
| **Other** | N/A |
| **State Approvals** | **States Not Approved In:**<br>CA, DE, NY, OR |
| **Street Level Compensation** | **Channel Specific Product Not Available** |
| **Data thought to be current as of:** | 10/1/2026 |

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

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