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



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| Product                                               | <b>SecureOption® Choice 3-Year</b><br>(SPDA)                        |
| Minimum Guarantee/ Minimum Guaranteed Surrender Value | <b>Varies</b><br><br><b>1-3%</b><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)                         | 4.50% / 4.65% / 4.75% 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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| <b>Product</b>                                        | <b>SecureOption<sup>®</sup> Choice 3-Year</b><br>(SPDA)             |
| <b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>   | N/A                                                                 |
| <b>Guaranteed Minimum Accumulation Benefit (GMAB)</b> | N/A                                                                 |
| <b>Guaranteed Minimum Death Benefit (GMDB)</b>        | N/A                                                                 |
| <b>Guaranteed Minimum Income Benefit (GMIB)</b>       | N/A                                                                 |
| <b>Other</b>                                          | N/A                                                                 |
| <b>State Approvals</b>                                | <b>States Not Approved In:</b><br>CA, DE, NY, OR                    |
| <b>Street Level Compensation</b>                      | <b>Channel Specific Product Not Available</b>                       |
| <b>Data thought to be current as of:</b>              | 5/1/2026                                                            |

\* 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.