Company	**Minnesota Life Insurance Company** 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** (SPDA)
Policy Form Number	ICC18-70419
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Independent
Product Launch Date	1/7/2019
Bonus	N/A
Surrender Charge	**3 Years** 9.00, 8.00, 7.00, 0.00% +/- 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

Company	**Minnesota Life Insurance Company** Securian Financial Group
Product	**SecureOption® Choice 3-Year** (SPDA)
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** **1-3%** 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)	4.85% / 5.00% / 5.15% 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 Terminal Illness
Available Plan Types	IRA, NQ, Roth IRA, Inherited IRA
Issue Ages	0 - 90
Minimum Initial Premiums	Q/NQ $25,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A

Company	**Minnesota Life Insurance Company** Securian Financial Group
Product	**SecureOption® Choice 3-Year** (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:** CA, DE, NY, OR
Street Level Compensation	**Channel Specific Product Not Available**
Data thought to be current as of:	9/1/2026

* 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.