

Eclipse & Eclipse Protector
Indexed Universal Life
Individual Life Insurance

Insurance products issued by:
Minnesota Life Insurance Company | Securian Life Insurance Company

Financial security
for the long run®



A new generation of life

Going beyond the ordinary policy





GOOD RELATIONSHIPS get better with time

For over 135 years, Securian Financial Group and its affiliates have been committed to supporting our clients through every stage of life. Securian's enduring financial strength can give you confidence your policy will provide benefits when you and your family need them.

When you purchase a life insurance policy from one of Securian's affiliates, Minnesota Life or Securian Life, you don't just become a policyholder – you're treated like our partner. Our loyal policyholders can expect to receive ongoing policy enhancements whenever possible and a level of customer service that sets us apart from our peers.

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What life insurance can do for you and your family

The main purpose of life insurance is to provide a tax-free **death benefit** upon your death.¹ Our **Individual Indexed Universal Life** policies (Eclipse and Eclipse Protector) can provide lifetime protection and offer tax-advantaged **cash value** growth you can access throughout your life.

Eclipse and Eclipse Protector benefits

✓ Universal

The **premiums** you pay are flexible, allowing you to pay more or less to accommodate budget variations throughout life, or to pay a fixed, consistent amount. You can also change the death benefit amount to align with your ever changing circumstances.

✓ Fixed

A fixed crediting option provides a guaranteed minimum interest credit of 2 percent.

✓ Indexed

Index crediting potential is tied to changes in the underlying index(es) of your chosen **indexed accounts**. The crediting potential has a **growth cap** and **floor**, or a maximum and minimum. This means index crediting to your policy could potentially be higher than traditional fixed-interest policies, and you are also protected from negative earnings.

GLOSSARY

Death benefit

The money beneficiaries receive upon death of the insured.

Cash value

A portion of your premium payment that can grow tax-deferred over time and may be used throughout your lifetime.

Premiums

The regular payments you make on your policy.

Indexed accounts

Accounts that make up all or part of cash value. Index crediting may be tied to the performance of a stock or bond index.

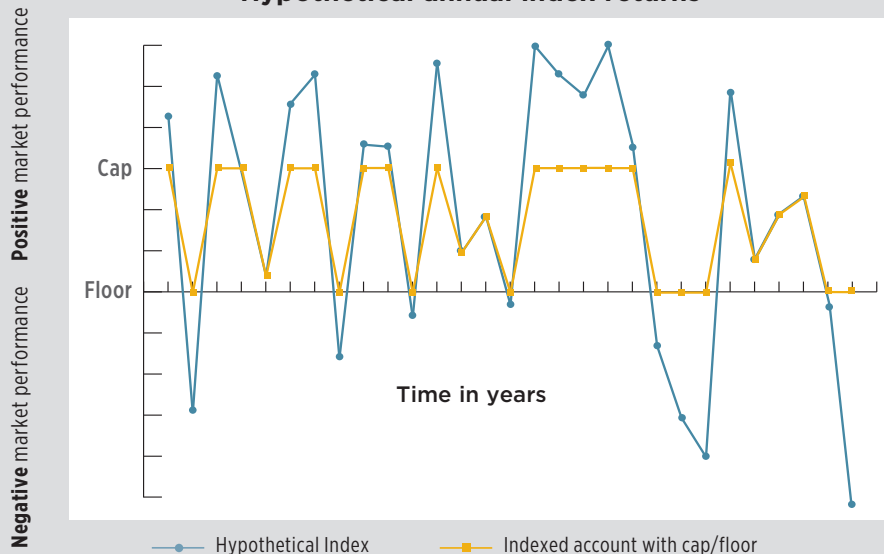
Growth cap

The maximum growth or upper limit that may be credited.

Floor

The minimum growth or bottom limit that may be credited.

Hypothetical annual index returns



This graph shows an example of how indexed accounts within indexed life contracts are credited with a cap and 0 percent floor, based on the performance of a hypothetical index.











Crediting caps are subject to change over time as economic conditions vary.

¹ If owner/insured are different, the death benefit will be paid upon death of the insured.

Eclipse Eclipse Protector

With **Eclipse**, you get competitive index crediting options. It not only protects your assets but helps you grow and enjoy them. If you desire to accumulate funds for supplemental retirement income, college tuition, a new home or other goals, then Eclipse may be right for you.

Eclipse Protector can be a more affordable alternative to Eclipse. It's a low-cost life insurance option with cash value growth tied to a fixed account, or if you prefer, one or more indexed accounts. If you want premiums that fit within your budget and a policy offering guaranteed death benefit protection, then Eclipse Protector may be right for you.

IDEAL USES	ECLIPSE	ECLIPSE PROTECTOR
 CUSTOMIZATION Design life insurance protection that's right for you with numerous agreements . ²	✓	✓
 DEBT SECURITY AND LIFESTYLE PRESERVATION Help your family members maintain their way of life and pay off a mortgage or other debt when you pass away.	✓	✓
 ESTATE PLANNING Preserve your legacy by passing on wealth to children or grandchildren.	✓	✓
 TAX ADVANTAGES Pay no income taxes on your cash value growth, ³ which means your money has the potential to grow faster.	✓	✓
 CHARITABLE GIVING Use a policy to leave a gift for your favorite charity.	✓	✓
 BUSINESS CONTINUATION Create a buy-sell arrangement to give a business both short-term continuity and the resources to continue thriving over the long term.	✓	
 FINANCIAL FLEXIBILITY Accumulate cash value and access it at any time for life events, such as college tuition or a down payment on a home.	✓	
 RETIREMENT FUNDING Use loans and withdrawals of cash value as a source of supplemental retirement income.	✓	
 COST SAVINGS Pay potentially lower premiums for permanent protection.		✓
 GUARANTEED DEATH BENEFIT Give your family a lifetime of peace of mind with a policy agreement ² that will guarantee the death benefit.		✓

² Agreements may be subject to additional costs and restrictions.

³ As long as your policy remains in force and is not a modified endowment contract.

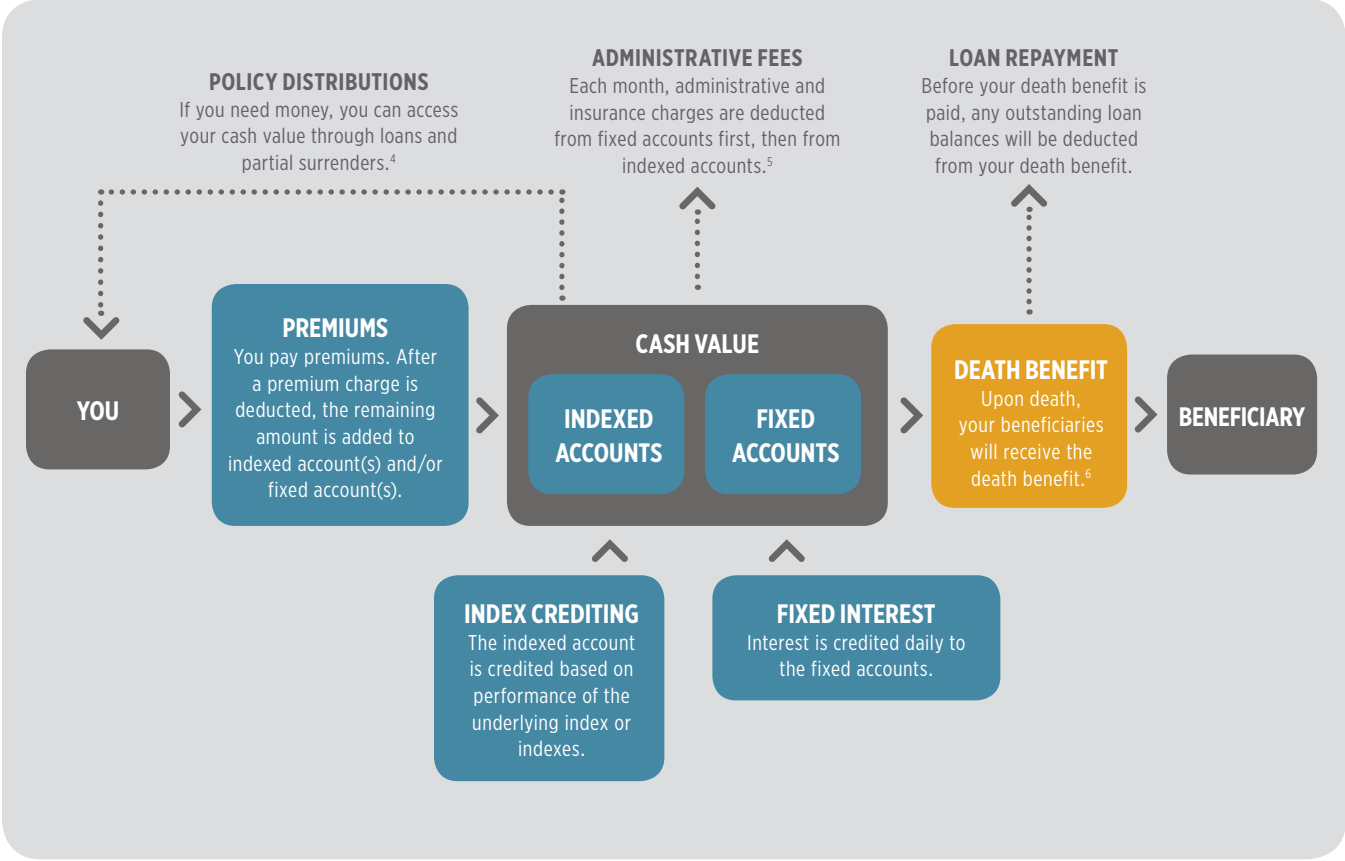
Agreements

Optional benefits you can add to your policy.

Buy-sell arrangement

An agreement where one person agrees to purchase the financial interest a second person has in a business, following the second person's death.

How Eclipse and Eclipse Protector work for your benefit



⁴ Loans and withdrawals will reduce both the surrender value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Consult a tax advisor for specific information. Any value withdrawn before the end of a segment does not receive index credits. Additionally, if a policy loan with a fixed policy loan interest rate is taken, a lockout period of 12 months will apply, during which no transfers are allowed from the fixed account to any indexed account.

⁵ Depending upon actual policy experience, you may need to increase premium payments to keep the policy from lapsing.

⁶ If owner/insured are different, the death benefit will be paid upon death of the insured.

Lifetime interest crediting guarantee

If your policy ends due to death, policy termination or surrender, its cash value is guaranteed to be credited with at least the equivalent of a 2 percent effective annual interest rate. This guarantee applies regardless of whether you allocated net premiums to the fixed or indexed accounts. Guarantees are based on our company's financial strength and claims-paying ability.

Fixed interest or index **crediting**

Compared to most life insurance policies, Eclipse and Eclipse Protector give you something extra. As indexed policies, they allow you to allocate **net premiums** into a fixed account, a choice of indexed accounts or any combination. This gives you more flexibility and the potential for higher crediting potential.

Net premium
Your premium less any charges and fees.

Fixed account

- Rate is guaranteed to never be less than 2 percent annually.
- Earns interest daily at a fixed rate declared by Minnesota Life and Securian Life.

Index segment
The portion of an indexed account created from transfers from the interim account or a fixed account and any amount retained in an indexed account at the end of the previous segment term.

Indexed accounts (A, B, D⁷, E and F)

- All indexed accounts have a guaranteed 0 percent crediting rate (floor).
- All indexed accounts have a minimum and maximum crediting rate (cap).
- Index caps may change over time, but not once an **index segment** is established.

Participates
The percentage to which an indexed account shares in positive changes in the chosen index.

STANDARD & POOR'S COMPOSITE INDEX OF 500 STOCKS (S&P 500®) ⁱ	
Credits based on 500 of the largest stocks in the United States.	
Index Account A	Participates at 100% up to the cap for Index Account A.
Index Account B	Participates at 140% up to the cap for Index Account B.
Index Account D⁷	Participates at 140% up to the cap for Index Account D, with a 3-year index segment.

BLENDED INDEX S&P 500®, RUSSELL 2000® ⁱⁱ , BARCLAYS CAPITAL U.S. AGGREGATE BOND ⁱⁱⁱ AND EURO STOXX 50® ^{iv}	
Credits based on 500 of the largest U.S. stocks, 2,000 of the smallest securities in the U.S. equity universe, U.S. dollar-denominated, fixed-rate taxable bond market and Blue-chip representation of supersector leaders in the Eurozone.	
Index Account E	Participates at 100% up to the cap for Index Account E.

EURO STOXX 50®	
Credits based on Blue-chip representation of supersector leaders in the Eurozone, covering 50 stocks from 12 European countries.	
Index Account F	Participates at 100% up to the cap for Index Account F.

⁷ Not available on Securian Life indexed products in the state of New York.

Financial flexibility when you need it

Whether it's supplementing your retirement or an unexpected emergency, Eclipse and Eclipse Protector can support you when you need it most.

Loans

Loans allow you to borrow money against your policy's cash value on a tax-free basis at any time – even before age 59½.⁸

Eclipse and Eclipse Protector offer fixed and variable loan options. Eclipse offers a third, indexed loan option.

Loan type and description	Rate charged	Rate credited
Fixed Loan rate charged remains constant. Loan is credited at one of two rates based on how long the policy has been in force.	4% fixed rate (Eclipse) 5% fixed rate (Eclipse Protector)	Years 1-10 3.0% (Eclipse) 4.0% (Eclipse Protector) Years 11+ 3.9% (Eclipse) 4.9% (Eclipse Protector)
Indexed (Eclipse only)⁹ Loan rate charged remains constant. Loan is credited based on movement in the Indexed Loan Account .	5% fixed rate	0% minimum up to rate cap of the tracked index
Variable Loan rate charged varies with an outside index. Loan rate credited varies based on movement in the indexed accounts and is directly tied to your current index crediting allocations.	3% minimum rate that varies based on Moody's Corporate Bond Yield Average	0% minimum up to growth cap of your allocated indexed accounts

Partial surrenders

With partial surrenders, you can generally withdraw money from the policy tax-free, based on the amount of premiums paid. This will reduce the policy's surrender value as well as the death benefit.

Your policy's cash value gains and losses are credited on an income-tax-deferred basis. Partial surrenders up to your **cost basis** may generally be taken tax-free as long as your policy remains in force and is not a **modified endowment contract**.

Surrender charges

If you surrender your policy, surrender charges apply to your contract:

- For 10 years from inception (or face amount increase) for Eclipse policies.
- For 15 years from inception (or face amount increase) for Eclipse Protector policies.

For surrender charges specific to your policy, refer to a policy illustration.

⁸ As long as your policy does not lapse and is not a modified endowment contract.

⁹ Offered via policy agreement on Eclipse only.

Transaction charges apply to partial surrenders. Partial surrenders are allowed after the first policy year. Loans, partial surrenders and withdrawals will reduce both the surrender value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Under current tax laws, accumulation value is credited on an income tax-deferred basis. Consult a tax advisor for specific information. This information is accurate unless the policy is a modified endowment contract.

If a policy loan with a fixed policy loan interest rate is taken, a 12 month lockout period during which no transfers from the fixed account to an indexed account will apply.



Indexed Loan Account

A blended account that tracks the same indexes as Index Account E. Cash value may not be allocated to the Indexed Loan Account.

Cost basis

The total contributions of premiums to a life insurance policy, less the total amount of tax-free distributions taken from the policy.

Modified endowment contract

A life insurance policy that exceeds maximum premium funding under federal tax law.

CAP ON VARIABLE RATE CHARGED

The rate charged on variable loans for Eclipse policies is capped at 1% above the current fixed crediting rate.

Customize your policy

You can tailor and enhance your Eclipse and Eclipse Protector policies with the help of your financial professional. Options you can add to your policy include:

Accelerated Death Benefit for Chronic Illness Agreement

Allows you to access a portion of your policy's death benefit for chronic illness benefits. Upon being certified as a chronically ill individual, you may receive monthly benefits to help with expenses.¹⁰ Monthly benefits may be used for any purpose.

Accelerated Death Benefit for Terminal Illness Agreement

Allows you to access a portion of your death benefit while living and upon diagnosis of a terminal illness. There is no charge for this agreement.

Business Continuation Agreement

Upon the death of a designated life, your business clients can increase their death benefit without evidence of insurability.

Guaranteed Insurability Option

Provides future options to increase coverage without underwriting between the ages of 22 and 40.

Guaranteed Insurability Option for Business Agreement

Allows business clients to increase coverage up to five times in the future between the ages of 22 and 52 without evidence of insurability.

Inflation Agreement

Increases the face amount of the policy every three years based on increases in the Consumer Price Index (CPI).

Overloan Protection Agreement

Prevents an outstanding policy loan from terminating the policy, even if the accumulation value is insufficient to cover policy charges.

Premium Deposit Account Agreement

Provides the opportunity to maximum-fund your policy through a series of pre-scheduled fixed payments.

Term Insurance Agreement

Provides additional temporary life insurance - up to four times your base coverage.

Waiver of Charges Agreement

Waives monthly charges if you are totally and permanently disabled before age 60.

Waiver of Premium Agreement

Waives your policy premium if you become totally and permanently disabled before age 60.

¹⁰ Eligibility requirements vary by state.

Available only with **Eclipse**

Corporate Enhanced Values Agreement

Built to support business owners' executive benefit arrangements and may increase the cash surrender value portion of a life insurance policy in the early years of the contract with an Enhancement Benefit.¹¹

Early Values Agreement

Exchanges a separate monthly charge for no surrender charges.

Guaranteed Income Agreement¹²

Provides a guaranteed lifetime income stream at an eligible exercise date with a guaranteed interest rate.

Indexed Loan Agreement

Allows you to take a loan against policy values that is charged a fixed rate and credited at a rate determined by an outside index. The credited rate may be higher or lower than the rate charged. This agreement may be added to in-force Eclipse policies at no cost.

Interest Accumulation Agreement

Provides the ability to increase the death benefit at each policy anniversary. This helps offset the cost associated with financing the premium payments.

Surrender Value Enhancement Agreement

Provides a cash surrender value not less than 100 percent of total cumulative premiums when funded with a PDA, less outstanding policy loans, paid through year three. Using the Surrender Value Enhancement Agreement requires use of the Early Values Agreement.

Available only with **Eclipse Protector**

Accidental Death Benefit Agreement

Pays an additional death benefit, up to \$300,000, if you die by accident while this agreement is active.

Children's Term Agreement

Protects your entire family and gives your children the ability to convert to their own permanent life insurance by age 25.

Performance Death Benefit Guarantee Agreement¹³

Allows for strong indexed account crediting to potentially extend your death benefit guarantee.

¹¹ The Enhancement Benefit amount will vary by policy and is not guaranteed.

¹² Policyholders who add the GIA should take into consideration that the policy accumulation value on the exercise-effective date may not be sufficient to continue providing the minimum benefit payment until the insured's age 121. If this occurs, it will not be possible to exercise the GIA. Minnesota Life and Securian Life believes the Policy will continue to qualify as life insurance under the Internal Revenue Service Code ("the Code") after the GIA exercise-effective date and that distributions and loans made under the terms of the GIA will generally not be taxed to the policyholder. However, the IRS or the courts could reach a different conclusion. Policyholders who have added the GIA should consult a tax advisor regarding the tax treatment of distributions and loans under the GIA. Since the Policy's death benefit will be reduced to the minimum amount allowable under the Code after the exercise-effective date, policyholders should consider the impact on their individual circumstances and their need for death benefit before exercising the GIA. There is no charge for the GIA when the Policy is purchased; however, we will assess a one-time charge against the Policy accumulation value on the exercise-effective date. When the GIA is exercised, all other riders will be removed from the policy.

¹³ Provided the Performance Death Benefit Guarantee Agreement (PDBGGA) value, less any policy loans, is greater than zero. The PDBGGA value is only used for the purpose of determining whether the benefit under this rider is available. It does not represent any value that the policyholder can access.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states, may exist under a different name in various states and may not be available in combination with other agreements.

Indexed universal life

is for people who want:

- Potential for a lifetime of life insurance protection.
- Tax-deferred, cash value growth.
- Flexible premium payments and life insurance coverage to fit changing needs.

Eclipse is for people who want the potential for strong cash value accumulation options for supplemental retirement income and other needs, as well as protection for their family.

Eclipse Protector is for people who want premiums that fit their budget, a source for their family to pay off debt, should they pass away, and the potential for interest crediting through indexed accounts.

Accumulate assets and provide for those who depend on you. Get the benefits you need to protect your family and the flexibility you want for retirement. Talk to your financial professional today.





Staying connected is **EASY**

We make it easy for you to access information about your life insurance policy:

- Visit the eService Center at securian.com. Choose “Account Access” from the menu, then select “Individual Life Insurance.”
- Review your annual statement outlining current policy status and changes you made during the past year.

WE ARE **SECURIAN**

You may not have heard of us. Boasting is not our strong suit. But we are one of the nation’s largest and strongest financial services providers. Securian provides retirement solutions, investments and insurance through our subsidiaries, including Minnesota Life. Minnesota Life issues our life insurance policies¹⁴ and has been a respected presence in the industry for more than a century.

For more information about the rating agencies and to see where our ratings rank relative to others, visit securian.com/ratings.

WE ARE a highly rated company headquartered in St. Paul, Minnesota.

WE DO what’s right. Our strong record of transparency, compliance and ethical conduct sets us apart.

WE ARE a trusted long-term partner with a laser-sharp focus on helping people reach their goals – now and in the years ahead.

¹⁴ In all states except New York. In New York, policies are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life Insurance Company is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in Saint 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.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the index crediting options available with these products are attractive for cash value accumulation, your fundamental objective in buying the product should be the peace of mind that the life insurance protection provides to you and your family or business.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender charges. One can lose money in these products. Guarantees are based on the claims-paying ability of the issuing insurance company.

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All indexed accounts available with the Indexed Universal Life Series employ a point-to-point index crediting method with one-year index segments - except where noted - established monthly. Credits for any index segment may range from 0% up to the maximum for that segment. These policies guarantee that the total interest credited over the life of the policies will not be less than a 2.00% effective annual interest rate.

The underlying indices only recognize the changes in stock prices and do not include any dividend returns. While the policy and the Indexed Accounts do not actually participate in the stock market or the S&P 500® Index, and one cannot invest directly in an Index, the performance of the underlying index may exceed the offered indexed growth caps. Crediting within these accounts will vary based on the movement of the investments within the underlying index. Should the index have 0% growth or decline, policyowners bear the risk that no Index credit will be given to the account. Administrative and insurance charges are deducted every month, regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy in force.

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ⁱⁱ Russell Investment Group. Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index. Russell 2000® is a registered service mark of Frank Russell Company. The Indexed Universal Life Series Policies ("the Policies") are not sponsored, endorsed, sold or promoted by Russell Investment Group and the Russell Investment Group makes no representation regarding the advisability of the Policies or use of the Russell 2000® Index or any data included therein.

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ⁱⁱⁱ Barclays Capital Inc. and its affiliates ("Barclays") is not the issuer or producer of the Indexed Universal Life Series Policies ("the Policies"), and Barclays has no responsibilities, obligations or duties to investors in the Policies. The Barclays Capital U.S. Aggregate Bond Index is a trademark owned by Barclays Bank PLC and licensed for use by Minnesota Life Insurance Company ("Minnesota Life") and Securian Life Insurance Company ("Securian Life") as the Issuer of the Policies. While Minnesota Life and Securian Life may for itself execute transaction(s) with Barclays in or relating to the Barclays Capital U.S. Aggregate Bond Index, the Policies investors shall not acquire any interest in Barclays Capital U.S. Aggregate Bond Index nor do they enter into any relationship of any kind whatsoever with Barclays upon making an investment in the Policies. The Policies are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Policies or use of the Barclays Capital U.S. Aggregate Bond Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Barclays Capital U.S. Aggregate Bond Index or any data included therein.

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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



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Securian Financial Group, Inc.
www.securian.com

400 Robert Street North, St. Paul, MN 55101-2098 • 1-800-820-4205
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