

Rate Announcement

Rates as of March 15, 2023

Rates are subject to change at any time. Please talk with your financial professional for current rates. The rates shown below assume a 100% Participation Rate unless otherwise noted.

SecureLink® Ultra

SecureLink® Ultra 5 – single payment fixed indexed annuity with Market Value Adjustment

Available in all states except: CA, NY.

		Current Initial Rates			Guaranteed Minimum Rates		
Indexed Accounts	Crediting Method	<\$100k	\$100k-<\$500k	\$500k+	<\$100k	\$100k-<\$500k	\$500k+
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with 2% Spread and Participation Rate	205.00%	210.00%	215.00%	35.00%	35.00%	35.00%
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	165.00%	170.00%	175.00%	35.00%	35.00%	35.00%
MSCI EAFE® Index	1-Year Point-to-Point with Cap	7.35%	7.60%	7.85%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Cap	8.80%	9.00%	9.20%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Participation Rate	48.00%	50.00%	52.00%	10.00%	10.00%	10.00%
S&P 500® Index	1-Year Performance Trigger	6.35%	6.50%	6.65%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Inverse Performance Trigger	9.70%	10.00%	10.30%	1.00%	1.00%	1.00%
SG Climate Prepared Index	1-Year Point-to-Point with 2% Spread and Participation Rate	205.00%	210.00%	215.00%	35.00%	35.00%	35.00%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	165.00%	170.00%	175.00%	35.00%	35.00%	35.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate			Interest Rate		
Fixed Account	1 Year	3.15%	3.25%	3.35%	0.50%	0.50%	0.50%
Guaranteed Minimum Surrender Value Rates							
Indexed Accounts		91.00% @ 1.40%					
Fixed Account		91.00% @ 2.40%					

Insurance products issued by:

Minnesota Life Insurance Company

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

SecureLink® Ultra

SecureLink® Ultra 5 – single payment fixed indexed annuity

Rates available only in: CA

		Current Initial Rates			Guaranteed Minimum Rates		
Indexed Accounts	Crediting Method	<\$100k	\$100k-<\$500k	\$500k+	<\$100k	\$100k-<\$500k	\$500k+
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	165.00%	170.00%	175.00%	35.00%	35.00%	35.00%
MSCI EAFE® Index	1-Year Point-to-Point with Cap	7.35%	7.60%	7.85%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Cap	8.80%	9.00%	9.20%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Participation Rate	48.00%	50.00%	52.00%	10.00%	10.00%	10.00%
S&P 500® Index	1-Year Performance Trigger	6.35%	6.50%	6.65%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Inverse Performance Trigger	9.70%	10.00%	10.30%	1.00%	1.00%	1.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate			Interest Rate		
Fixed Account	1 Year	3.15%	3.25%	3.35%	0.50%	0.50%	0.50%
Guaranteed Minimum Surrender Value Rates							
Indexed Accounts		91.00% @ 1.40%					
Fixed Account		91.00% @ 2.40%					

SecureLink® Ultra

SecureLink® Ultra 7 – single payment fixed indexed annuity with Market Value Adjustment

Available in all states except: CA, NY.

		Current Initial Rates			Guaranteed Minimum Rates		
Indexed Accounts	Crediting Method	<\$100k	\$100k-<\$500k	\$500k+	<\$100k	\$100k-<\$500k	\$500k+
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with 2% Spread and Participation Rate	210.00%	215.00%	220.00%	35.00%	35.00%	35.00%
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	170.00%	175.00%	180.00%	35.00%	35.00%	35.00%
MSCI EAFE® Index	1-Year Point-to-Point with Cap	7.55%	7.80%	8.05%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Cap	8.30%	8.50%	8.70%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Participation Rate	48.00%	50.00%	52.00%	10.00%	10.00%	10.00%
S&P 500® Index	1-Year Performance Trigger	6.35%	6.50%	6.65%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Inverse Performance Trigger	9.90%	10.20%	10.50%	1.00%	1.00%	1.00%
SG Climate Prepared Index	1-Year Point-to-Point with 2% Spread and Participation Rate	210.00%	215.00%	220.00%	35.00%	35.00%	35.00%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	170.00%	175.00%	180.00%	35.00%	35.00%	35.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate			Interest Rate		
Fixed Account	1 Year	3.25%	3.35%	3.45%	0.50%	0.50%	0.50%
Guaranteed Minimum Surrender Value Rates							
Indexed Accounts		91.00% @ 1.40%					
Fixed Account		91.00% @ 2.40%					

SecureLink® Ultra

SecureLink® Ultra 7 – single payment fixed indexed annuity

Rates available only in: CA

		Current Initial Rates			Guaranteed Minimum Rates		
Indexed Accounts	Crediting Method	<\$100k	\$100k-<\$500k	\$500k+	<\$100k	\$100k-<\$500k	\$500k+
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	170.00%	175.00%	180.00%	35.00%	35.00%	35.00%
MSCI EAFE® Index	1-Year Point-to-Point with Cap	7.55%	7.80%	8.05%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Cap	8.30%	8.50%	8.70%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Participation Rate	48.00%	50.00%	52.00%	10.00%	10.00%	10.00%
S&P 500® Index	1-Year Performance Trigger	6.35%	6.50%	6.65%	1.00%	1.00%	1.00%
S&P 500® Index	1-Year Inverse Performance Trigger	9.90%	10.20%	10.50%	1.00%	1.00%	1.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate			Interest Rate		
Fixed Account	1 Year	3.25%	3.35%	3.45%	0.50%	0.50%	0.50%
Guaranteed Minimum Surrender Value Rates							
Indexed Accounts		91.00% @ 1.40%					
Fixed Account		91.00% @ 2.40%					

SecureLink® Future

SecureLink® Future 7 – limited payment fixed indexed annuity

Available in all states except: NY.

Indexed Accounts	Crediting Method	Current Initial Rates	Guaranteed Minimum Rates
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	160.00%	35.00%
S&P 500® Index	1-Year Point-to-Point with Cap	7.25%	2.00%
S&P 500® Index	2-Year Point-to-Point with Cap	15.00%	4.50%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	160.00%	35.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate	Interest Rate
Fixed Account	1 Year	3.25%	0.50%
Interim Account ¹	Up to 1st Contract Anniversary	3.25%	0.50%
Guaranteed Minimum Surrender Value Rates			
Indexed Accounts		87.50% @ 1.40%	
Guaranteed Interest Accounts		87.50% @ 2.40%	

¹Interest rate applicable to subsequent purchase payments in 1st contract year.

SecureLink® Future

SecureLink® Future 9 – limited payment fixed indexed annuity

Available in all states except: NY.

Indexed Accounts	Crediting Method	Current Initial Rates	Guaranteed Minimum Rates
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	165.00%	35.00%
S&P 500® Index	1-Year Point-to-Point with Cap	7.35%	2.00%
S&P 500® Index	2-Year Point-to-Point with Cap	15.25%	4.50%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	165.00%	35.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate	Interest Rate
Fixed Account	1 Year	3.35%	0.50%
Interim Account ¹	Up to 1st Contract Anniversary	3.35%	0.50%
Guaranteed Minimum Surrender Value Rates			
Indexed Accounts		87.50% @ 1.40%	
Guaranteed Interest Accounts		87.50% @ 2.40%	

¹Interest rate applicable to subsequent purchase payments in 1st contract year.

SecureLink® Future

SecureLink® Future 10 – limited payment fixed indexed annuity

Available in all states except: CA, NY.

Indexed Accounts	Crediting Method	Current Initial Rates	Guaranteed Minimum Rates
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	170.00%	35.00%
S&P 500® Index	1-Year Point-to-Point with Cap	7.45%	2.00%
S&P 500® Index	2-Year Point-to-Point with Cap	15.50%	4.50%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	170.00%	35.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate	Interest Rate
Fixed Account	1 Year	3.45%	0.50%
Interim Account ¹	Up to 1st Contract Anniversary	3.45%	0.50%
Guaranteed Minimum Surrender Value Rates			
Indexed Accounts		87.50% @ 1.40%	
Guaranteed Interest Accounts		87.50% @ 2.40%	

¹Interest rate applicable to subsequent purchase payments in 1st contract year.

SecureLink® Chronic Illness Access

SecureLink® Chronic Illness Access – single payment fixed indexed annuity with Market Value Adjustment

Available in all states except: MA, NY, WA.

Indexed Accounts	Crediting Method	Current Initial Rates		Guaranteed Minimum Rates	
		<\$100k	\$100k+	<\$100k	\$100k+
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	150.00%	155.00%	10.00%	10.00%
MSCI EAFE® Index	1-Year Point-to-Point with Cap	6.65%	7.00%	1.00%	1.00%
S&P 500® Index	1-Year Point-to-Point with Cap	6.70%	7.00%	1.00%	1.00%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	150.00%	155.00%	10.00%	10.00%
Guaranteed Interest Accounts	Crediting Period	Interest Rate		Interest Rate	
Fixed Account	1 Year	3.10%	3.25%	0.50%	0.50%
Guaranteed Minimum Surrender Value Rates					
Indexed Accounts		87.50% @ 1.40%			
Fixed Account		87.50% @ 2.40%			

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 nonqualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as deferred sales charges for early withdrawals.

The SecureLink Chronic Illness Access fixed indexed annuity and Accelerated Death Benefit are not long-term care insurance. They are not a qualified benefit under the Internal Revenue Code. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADLs. The Accelerated Death Benefit is automatically included in every contract and provides an option to accelerate death benefit proceeds in the event that the owner becomes chronically or terminally ill.

A negative MVA will never cause the amount you receive to be less than the Guaranteed Minimum Surrender Value (GMSV), and a positive MVA will never exceed the amount of Surrender Charge assessed on the withdrawal or surrender. In addition, any limitation will apply in both the positive and negative direction.

Some products and features may not be available in all states and features may vary by state.

The indexes are not available for direct investment.

The Cap(s), Participation Rate(s), Trigger Rate(s), and/or Fixed Interest Rate for the initial Crediting Period are shown in the contract at issue. For each subsequent Crediting Period, rates will be declared at the beginning of the Crediting Period and will be guaranteed for the duration of the applicable period. Rates are subject to the maximums and/or minimums as stated in the contract.

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In calculating the performance of the Index, SG deducts a maintenance fee of 0.50% per annum on the level of the Index, and fixed transaction and replication costs, each calculated and deducted on a daily basis. The transaction and replication costs cover, among other things, rebalancing and replication costs. The total amount of transaction and replication costs is not predictable and will depend on a number of factors, including the leverage of the Index, which may be as high as 200%, the performance of the indexes underlying the Index, market conditions and the changes in the market environments, among other factors. The transaction and replication costs, which are increased by the Index's leverage, and the maintenance fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by the Index may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

The guarantees are subject to the financial strength and claims-paying abilities of the issuing insurance company.

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Policy form numbers: 16-70302, 16-70302.04, 16-70302.08, 16-70302.33, 17-70350, 17-70350.04, 17-70350.07, 17-70350.08, 17-70350.09, 17-70350.33, 18-70405, 18-70405.04, 18-70405.07, 18-70405.08, 18-70405.09, 18-70405.33, 21-70641, 21-70642, 21-70643, ICC16-70302, ICC17-70350, ICC18-70405, 16-70303, 16-70303.09, 18-70397, 18-70397.09, 18-70398, 18-70398.09, 22-70695, 22-70695.04, 22-70695.09, ICC16-70303, ICC18-70397, ICC18-70398, ICC22-70695, 16-70314, 16-70315, 17-70334, 17-70351.04, 17-70352, 17-70352.09, 17-70353.04, 17-70354, 17-70354.09, 18-70406, 18-70407, 18-70407.09, ICC16-70314, ICC16-70315, ICC17-70334, ICC17-70352, ICC17-70354, ICC18-70407, 18-70408, 18-70408.01, 18-70408.02, 18-70408.04, 18-70408.06, 18-70408.09, 18-70408.13, 18-70408.15, 18-70408.19, 18-70408.21, 18-70408.22, 18-70408.27, 18-70408.29, 18-70408.32, 18-70408.34, 18-70408.36, 18-70408.37, 18-70408.43, 18-70408.72, 18-70456, 19-70482, 19-70482.45, 16-70302.04 SR, 17-70350.04 SR, 18-70405.04 SR

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