

# 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.

## MultiOption Advantage

**MultiOption Advantage – a flexible payment variable annuity for your fee based practice**

Available in all states except: NY

Guarantee Period	Current Interest Rate	Guaranteed Minimum Rate
DCA Fixed Account 6 month	6.00%	2.40%
DCA Fixed Account 12 month	4.00%	2.40%

## MultiOption Extra

**MultiOption Extra – a variable annuity with a credit enhancement**

Available in all states except: NY

Guarantee Period	Current Interest Rate	Guaranteed Minimum Rate
DCA Fixed Account 6 month	3.00%	2.40%
DCA Fixed Account 12 month	3.00%	2.40%

## MultiOption Guide B Series

**MultiOption Guide B Series – a flexible payment variable annuity**

Available in all states except: NY

Guarantee Period	Current Interest Rate	Guaranteed Minimum Rate
DCA Fixed Account 6 month	6.00%	2.40%
DCA Fixed Account 12 month	4.00%	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

## MultiOption Momentum

### MultiOption Momentum – an investment oriented variable annuity

Available in all states except: NY

<b>Indexed Accounts<sup>1</sup></b>	<b>Crediting Method</b>	<b>Current Interest Rate</b>	<b>Guaranteed Minimum Rate</b>
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with 2% Spread and Participation Rate	200.00%	10.00%
Barclays All Caps Trailblazer 5 Index	1-Year Point-to-Point with Participation Rate	160.00%	10.00%
S&P 500 <sup>®</sup> Index	1-Year Point-to-Point with Cap	7.50%	1.00%
SG Climate Prepared Index	1-Year Point-to-Point with 2% Spread and Participation Rate	200.00%	10.00%
SG Climate Prepared Index	1-Year Point-to-Point with Participation Rate	160.00%	10.00%
<b>Guaranteed Interest Accounts</b>	<b>Crediting Period</b>		
Interim Account	Up to 1 Year	3.00%	2.40%
<b>DCA Account Options</b>	<b>Crediting Period</b>		
DCA Fixed Account 6 month	Up to 6 months	6.00%	2.40%
DCA Fixed Account 12 month	Up to 12 months	4.00%	2.40%
<b>Guaranteed Minimum Surrender Value Rates</b>			
Indexed Accounts		87.50% @ 1.40%	

<sup>1</sup>Additional purchase payments directed to the Indexed Accounts on a date other than a Contract Anniversary will be reallocated to the Interim Account, earn a fixed rate of interest until the next Contract Anniversary, and thereafter be transferred to the Indexed Accounts on the Contract Anniversary. Indexed rates shown assume a 100% Participation Rate unless otherwise noted.

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. Variable annuities have additional expenses such as mortality and expense risk, administrative charge, investment management fees and rider fees. The variable sub-accounts of annuities are subject to market fluctuation, investment risk and loss of principal.

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

Contracts with Credit Enhancements, such as MultiOption Extra, often have higher fees and expenses and longer Deferred Sales Charge periods than contracts that do not provide Credit Enhancements. Minnesota Life recovers the cost of providing the Credit Enhancement through these higher fees and expenses. It is possible that higher fees and expenses may outweigh the benefits of the Credit Enhancement.

The indexes are not available for direct investment.

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A purpose of the method of marketing is solicitation of insurance and that contact will be made by an insurance agent or agency.

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Policy form numbers: 11-70203, 11-70203.04, 11-70203.08, 11-70203.09, 11-70203.09-C, 11-70203.33, 12-70232, 12-70232.04, 12-70232.08, 12-70232.09, 12-70232.09-C, 12-70232.33, 17-70341, 17-70341.04, 17-70341.08, 17-70341.09, 17-70341.33, 20-70632, 20-70632.04, 20-70632.08, 20-70632.09, 20-70632.33, ICC11-70203, ICC12-70232, ICC17-70341, ICC20-70632, 22-70696, 22-70696.09, ICC20-70633, ICC22-70696, 11-70203.04 SR REV 11-2014, 12-70232.04 SR, 12-70232.04 SR REV 11-2014, 17-70341.04 SR, 20-70632.04 SR, 22-70708, 22-70708.09, ICC22-70708

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