

SecureOption® Focus

A fixed deferred annuity

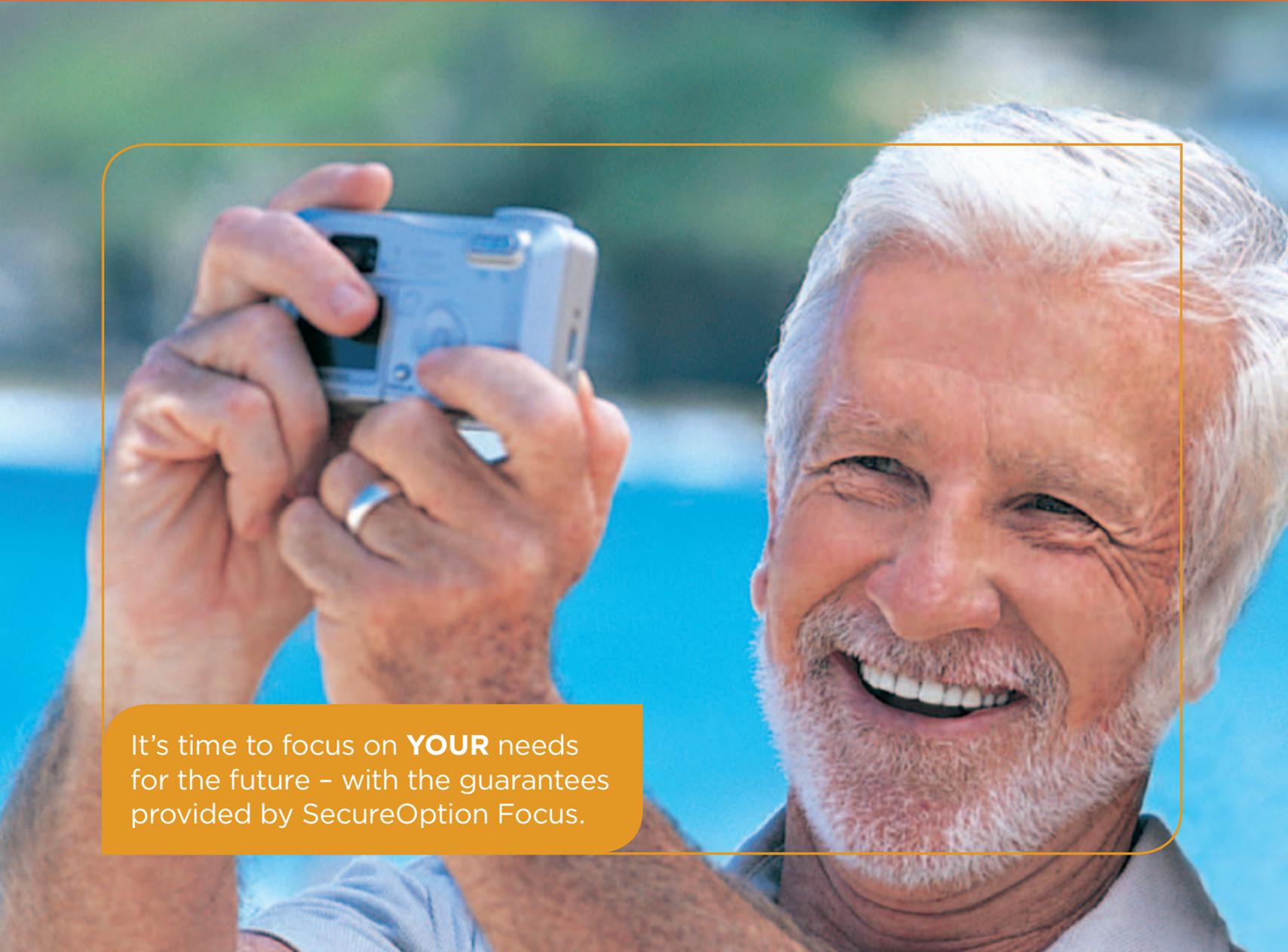
Your future

*Your focus*



Financial security  
*for the long run*®





It's time to focus on **YOUR** needs for the future - with the guarantees provided by SecureOption Focus.

## SECURIAN - OFFERING FINANCIAL SECURITY FOR THE LONG RUN

**Strength and Integrity** When it comes to achieving your retirement goals, the quality of the company you work with becomes especially important. Securian Financial Group and its affiliates have been providing comprehensive retirement solutions since 1930. It's reassuring to know that the guarantees in the SecureOption Focus annuity are backed by our financial strength and claims-paying ability.

**Highly Rated** We are also highly rated by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where Securian's ratings rank relative to others, go to [securian.com/ratings](https://www.securian.com/ratings).

**Expertise to make it all work** Creating the kind of retirement you want doesn't have to be an overwhelming process. Your financial advisor has the knowledge and experience to help make SecureOption Focus work for your unique retirement needs.

# SecureOption Focus

SecureOption® Focus  
*your focus, your future*

**What's your view of retirement?** These days “retirement” is being redefined as a period of transition and reinvention. It's a time to really define how YOU want to spend your valuable time and resources. So when it comes to your financial situation, you need **retirement income you can count on. SecureOption Focus**, a fixed, deferred annuity from Securian, provides a range of strong guarantees\*, so you can focus on your future.

## **What are annuities, and why are they playing a greater role in retirement income?**

Annuities are offered by insurance companies to help people save for retirement and provide income during retirement. With a fixed, deferred annuity your money earns a guaranteed interest rate for a set period of time.

Fixed deferred annuities like *SecureOption Focus* offer the benefits of:

- **Guaranteed** protection of your purchase payments against loss.
- **Penalty-free access to part of your annuity** in an emergency.
- **Tax-deferred compounding** to enhance long-term earnings.
- **A stream of income** that can be guaranteed to last a lifetime.

The SecureOption Focus annuity is available to anyone age 88 or younger. The minimum purchase payment is \$10,000, and the maximum is \$1 million. The minimum additional purchase payment amount is \$1,000, allowed during the first 6 months only.

\*Guarantees are based on the financial strength and claims-paying ability of the issuing company.

# Guarantees

A *range of guarantees* protect your income

SecureOption Focus offers you the ability to lock in an interest rate for the initial Guarantee Period you select. Any additional purchase payments will be credited the current interest rate in effect when received and will be guaranteed for the remainder of the initial Guarantee Period.

No anxiety about the stock market, no annual fees, no ambiguity. You know **up front** how much you'll earn and what the value of your annuity will be at the end of the guarantee period. And you'll enjoy knowing that your purchase payments will go to work for you right away - SecureOption Focus has no annual fee.

## A minimum *guarantee for life*

After the initial Guarantee Period expires, Securian will declare renewal rates for one-year periods. The renewal rate will never be lower than your Minimum Guaranteed Rate. Your Minimum Guaranteed Rate is set for the life of your contract at the time you purchase your annuity - it will be 1% or higher.

Because fixed annuities are designed to help provide long-term financial security, they can be a good match for the reality of today's retirees. A deferred annuity is best suited for long-term planning. If you need your money within 7 years or before age 59½, it may be in your best interest to explore other choices.

**Lock in** your interest rate for a Guarantee Period of either:

- 1 Year
- 3 Years
- 5 Years
- 7 Years



Availability subject to change.



## Opportunity for an *enhanced guaranteed interest rate*

SecureOption Focus also offers an opportunity to enhance your retirement income. If market conditions permit, we may from time to time declare a bonus interest rate, referred to as an Interest Rate Enhancement.

## A *reward* for higher purchase payments

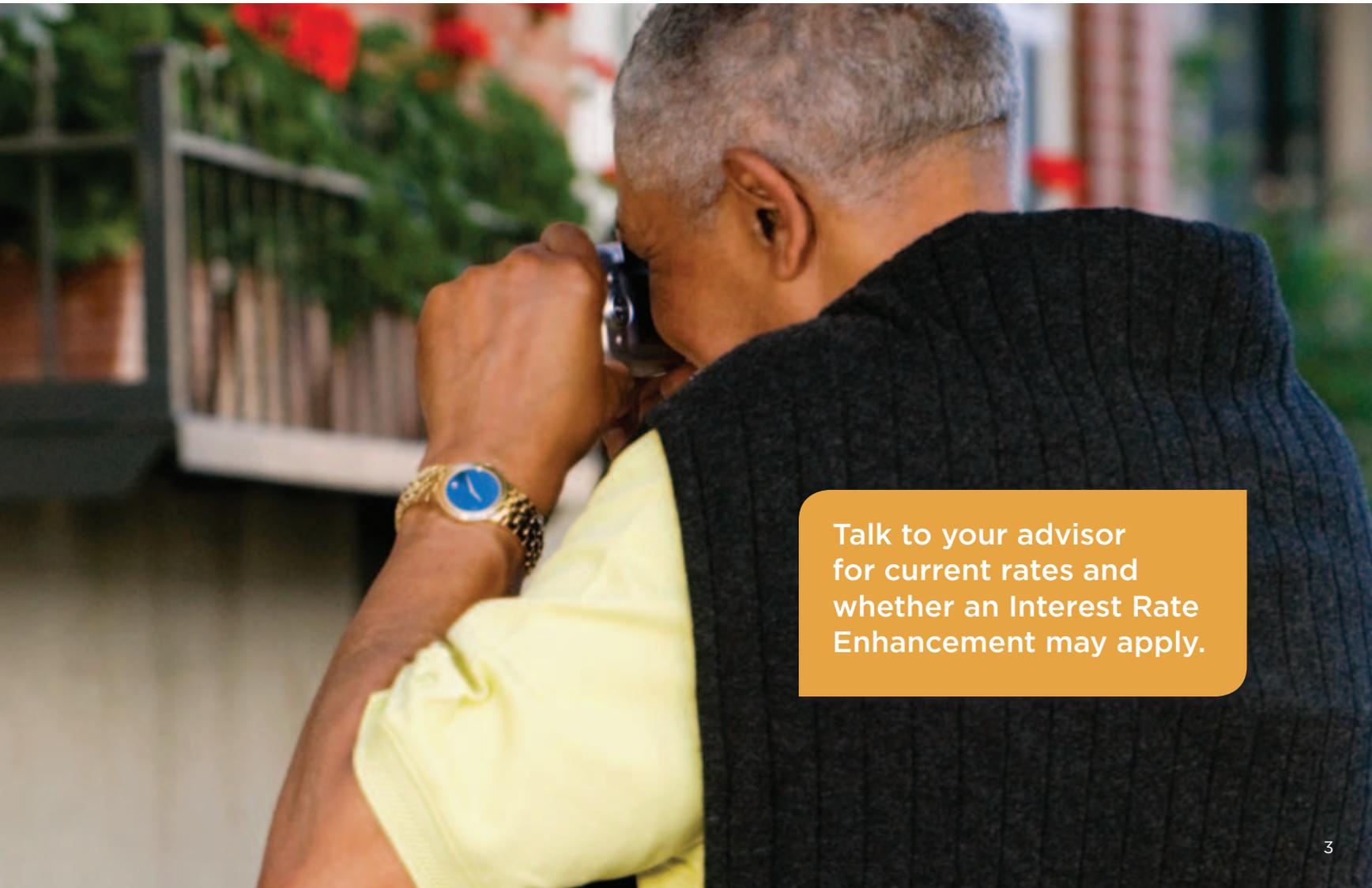
SecureOption Focus provides the potential for higher interest rates with larger purchase payments when conditions permit. The purchase payment levels that help you qualify for those rewards are:

**\$35,000 – \$99,999**

**\$100,000 and above**

## A *return* of purchase payment guarantee

If the unexpected happens and you need to surrender your contract, SecureOption Focus allows you to do so and receive your purchase payments back. The surrender value is guaranteed to be at least equal to your purchase payments less prior withdrawals.



Talk to your advisor for current rates and whether an Interest Rate Enhancement may apply.

# Flexibility

## Flexibility to access a portion of your annuity

Flexibility in a fixed income product can be hard to come by. SecureOption Focus allows you to access part of your annuity without penalty. The minimum withdrawal amount is \$250.

- **Access up to 10% of the value of your annuity as of the prior contract anniversary.** In the first contract year, you can withdraw up to 10% of your purchase payments. This amount, also called the 'free withdrawal amount,' is not available upon contract surrender.
- **It's RMD-friendly.** If you are age 70½ or older, you may withdraw any additional amount needed to meet the IRS Required Minimum Distribution from this contract.
- **Withdrawals in case of certain health and medical needs.** After the first contract anniversary, you can withdraw additional amounts if you are:
  - confined to a healthcare facility with a minimum 90 day confinement (60 days in New York). The request must be made while confined or within 90 days following discharge, or
  - diagnosed with a terminal illness or condition with a life expectancy of 12 months or fewer.
- **Create a stream of guaranteed income.** After the first contract anniversary, you can receive amounts annuitized under an annuity income option free from deferred sales charge.

### Deferred sales charges on withdrawals or surrender

If you still need additional access, the following charges will apply to your withdrawals. The charge is a percentage of the additional amount withdrawn. (Remember, the 'free withdrawal amount' is not available upon surrender.)

Deferred sales charge on withdrawal								
Beginning of contract year	1	2	3	4	5	6	7	8+
Charge	7%	7%	7%	6%	5%	4%	3%	0%

Withdrawals before age 59½ may result in IRS penalties, in addition to income tax. Deferred sales charges on withdrawals in the early years of the contract could result in a surrender value of less than the contract owner's purchase payments.

### It pays a death benefit

It's also good to know that amounts payable as a death benefit go to your beneficiaries free from deferred sales charge. They receive the current contract value.

## SecureOption Focus and the power of *tax deferral*

Annuities are unique in the world of financial products, in that they provide tax-deferred growth. Unlike other investments which are taxed annually, the interest you earn on your purchase payments in SecureOption Focus is not taxed until you make a withdrawal. That means your interest is added to your contract value and remains in your annuity, continuing to compound and helping your savings accumulate faster.

Thanks to the power of compounding, over time a tax-deferred asset will have a higher after-tax value than a taxable investment earning an identical interest rate, as this chart shows.

**Hypothetical \$100,000 invested at 4% annually; assumes a 28% tax bracket.**



**THE BOTTOM LINE:** After 20 years, tax-deferred compounding added up to an additional **\$9,312** in after-tax dollars.

The tax deferral offered by fixed annuities such as SecureOption Focus is a powerful ally as you save for retirement.

This is a hypothetical example for illustrative purposes only to show how tax-deferred compounding works. Actual tax rates and tax treatment will vary for different taxpayers and products and will impact the results shown. Consider your personal investment time horizon and income tax bracket, both current and anticipated, when making an investment decision. Keep in mind, tax laws are unpredictable, and today's tax rates may not be the same in the future.

This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

Please note that the tax deferral feature of an annuity does not provide additional benefits in an IRA or other tax-advantaged plan.

# Tax Deferral

# Income for life

## Guaranteed income for *life* ... or two lives!

An advantage annuities offer over other fixed products is the ability to “annuitize” or turn your assets into a guaranteed stream of income that lasts a lifetime. And for those who have spouses, we know it is just as important for you to plan for their security as your own. SecureOption Focus offers income options to protect you, you and your spouse, and/or your beneficiaries. These options are available after the first contract anniversary.

Your contract will generally annuitize at the earlier of a date that you elect, or the contract’s maturity date at age 95. When the time is right, you can select how frequently you’d like to receive your payments, and for how long. Choose from:



### Income based on a single life -

a variety of income options that provide income for you or you and your beneficiaries



### Income based on two lives -

a variety of income options that provide income for you and your spouse or another individual



### Income for a set period of time -

guarantees income for a span of years

Lifetime income options can be structured to meet IRA requirements, including the age 70½ Required Minimum Distribution.

## Staying connected is easy

You have access to information about your SecureOption Focus annuity by visiting the eService Center at [Securian.com](http://Securian.com) or by calling 1-800-362-3141. Our customers in New York can call 1-888-254-1638.

### Once you’ve registered for the eService Center, you can:

- View your account value
- Print a variety of service request forms
- Find answers to common questions you may have about your contract.

You’ll also receive easy-to read statements that recap any activity in your account along with an annual newsletter with financial news and information.



*Your future,  
your focus*

# SecureOption Focus

## Focus on your future

The SecureOption Focus annuity provides the important benefits you're looking for:

- Ability to select the initial guaranteed interest rate period you prefer,
- Certainty of a fixed interest rate,
- Advantage of tax-deferred compounding,
- Option to turn your annuity into guaranteed lifetime income,
- Flexibility to access your money in an emergency,
- Security of a Return of Purchase Payment Guarantee should you need to surrender your contract, and
- The strength of a company known for keeping its promises.

*Work with your advisor to establish a SecureOption Focus fixed annuity today.*





# *SecureOption* *Focus*

**Your future, your focus**

Choose the guarantees that fit  
your future retirement income  
needs with SecureOption Focus.





An annuity is a long-term, tax deferred investment vehicle designed for retirement. 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. There are charges and expenses associated with annuities, such as deferred sales charges for early withdrawals.

SecureOption Focus may pay an interest rate enhancement or bonus interest on certain purchase payments. Renewal rates may be reduced as a result of the interest rate enhancement such that the additional interest may or may not increase the total amount of interest your contract earns over the life of the contract. Whether or not it does depends on multiple factors, including the length of time you hold the contract. We consider many factors when setting interest crediting rates for your contract including the cost of the interest rate enhancement or bonus interest, sales commissions paid to sales representatives, administrative costs, and current investment and market conditions.

The SecureOption Focus annuity may not be available in all states and product features may vary by state.

**Products are not federally (FDIC/NCUA) insured -  
May lose value - No financial institution guarantee.**



**SECURIAN®**

**Securian Financial Group, Inc.**  
www.securian.com

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York admitted insurer. Both companies are headquartered in St. 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. 400 Robert Street North, St. Paul, MN 55101-2098

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