

A single payment immediate annuity

# ***IncomeToday!®***

## **Guaranteed dollars for tomorrow**



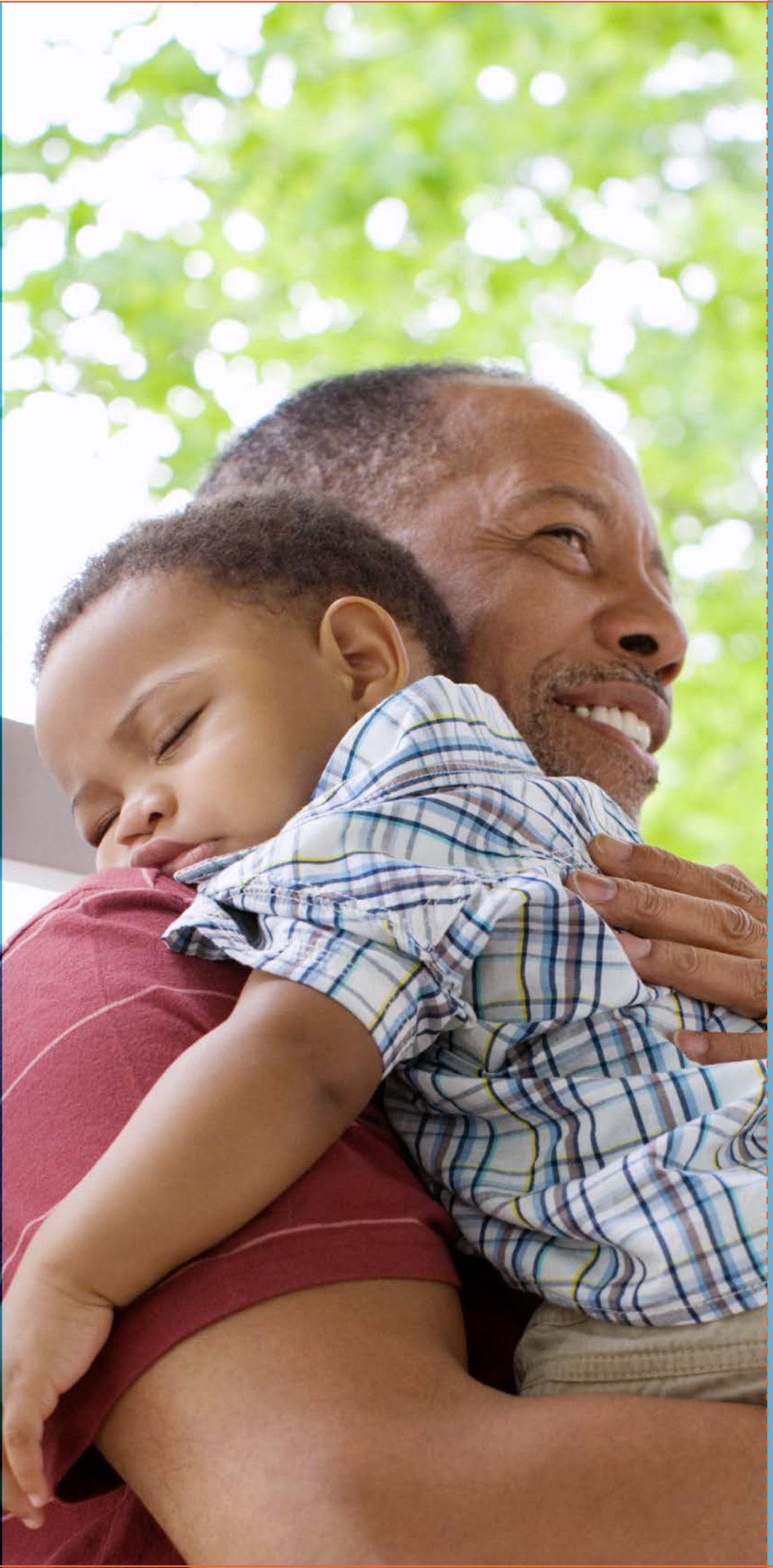
Financial security  
for the long run®



For a guaranteed  
source of income,  
today and tomorrow,  
learn more about  
*IncomeToday!*

What's inside

<i>IncomeToday!</i> Overview	3
Living to age 90 or beyond	4
Where will your income come from?	5
Income choices and guarantees	6
The Advance Withdrawal Benefit	8
We are Securian	10



# Steady, secure income now, **GUARANTEES FOR TOMORROW**

Contemplating how to turn your accumulated savings into a retirement paycheck you can count on now, and for the rest of your life? No need to put your life on hold – worrying if your income will last as long as you do. For the safe, secure part of your portfolio, there's ***IncomeToday!***<sup>®</sup>

***IncomeToday!***, and immediate income annuity provides:

- **A guaranteed paycheck**, today and tomorrow
- **A range of income choices and guarantees** to meet your needs
- **Protection** from the ups and downs of the markets
- **Freedom to invest** the balance of your portfolio more aggressively
- **Additional access**, should you need it.
- **The strength** of a company known for keeping its promises.

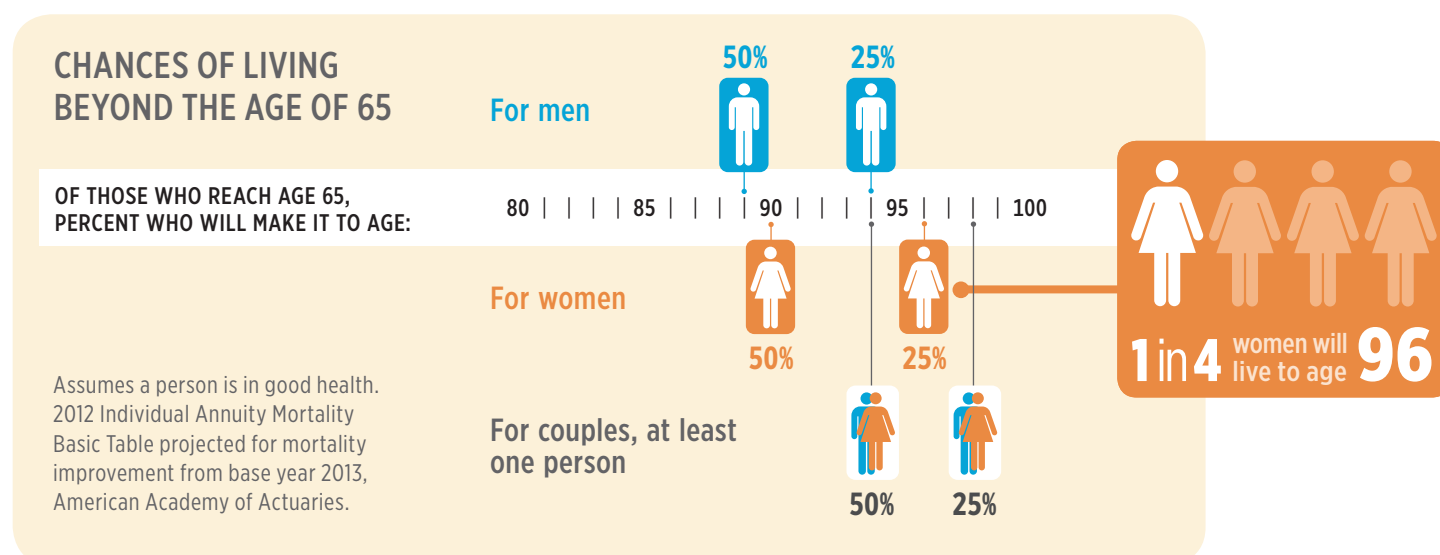
**Why wait?** Learn how you can turn a portion of your savings into a retirement paycheck you can count on for the rest of your life.

# Have you planned for the possibility of living to age 90 or beyond?

If all goes well, you'll be spending a long time in retirement. Are you prepared to live 30+ years on your retirement dollars? Consider the following:

- At age 65, there's a **50%** chance of living beyond age 89 for males, age 90 for females, and for couples, at least one spouse may live to age 94.
- There's a **25%** chance of living beyond age 94 for males, age 96 for females and for couples at least one spouse may live to age 98.

So it's in your best interests to plan as if your retirement savings will have to last until your early to mid-nineties, or even longer if longevity runs in your family.



## Security and the convenience of a pension-like paycheck

An advantage *IncomeToday!* offers over other fixed investments is the ability to turn your assets into a guaranteed stream of income. *IncomeToday!* is similar to a pension, in that it provides you with a **secure retirement paycheck** – one that never changes. It's a valuable supplement to your Social Security benefits – helping you cover some of the routine expenses of retirement.

Unlike other investments that are subject to the risks and fluctuations of the marketplace, you can depend on *IncomeToday!* for guaranteed income that's **predictable** – protecting a portion of your retirement income from market losses.

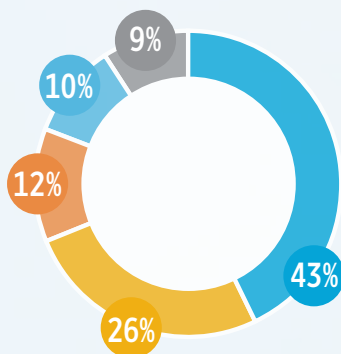
# Where will your income come from?

## Today's retirement income challenges

In the past, traditional pension plans and Social Security may have been enough to provide for a comfortable retirement. Not today. With only 26%\* of companies offering traditional pension plans, it's becoming more challenging to create a secure source of retirement income. That means your personal savings must play a more significant role in helping you fuel your financial strategy for retirement.

### RETIREE SOURCES OF INCOME

- 43% Social Security
- 26% Pension/Retirement Plan
- 12% Employment Earnings
- 10% Interest and Dividends
- 9% Other



\*LIMRA Retirement Income Reference Book, 2012

### What is an annuity?

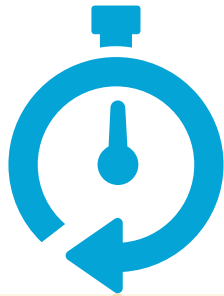
Annuities are offered by insurance companies to help people save and provide income for retirement.

An immediate income annuity can generate a guaranteed stream of income to meet your financial needs now and in the future. Income annuities offer a number of ways to receive income, including several that provide an income guaranteed for life.

**IncomeToday!** an immediate income annuity, can be a lifelong ally by providing you with a predictable, guaranteed paycheck that lasts as long as you choose.

# Income choices and guarantees to meet your needs

You can select from a range of income options that allow you to structure an income that's guaranteed to last for your lifetime, for a set period of time, for joint lives or a variety of combinations that provide for beneficiaries.



## Income for a set period of time

A **Period Certain\*** option provides you with benefits for a time period you select (5-30 years based on availability). If you die before the end of the period, income payments continue to your beneficiary for the remainder of the period.



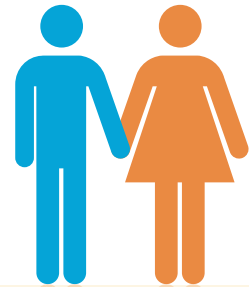
## Income based on one life

A **Life Only** option provides benefits for as long as you live; with benefits ending upon your death.

A **Life with Period Certain\*** option provides benefits for as long as you live, with a guarantee that payments will be made for a minimum time period: 5-30 years. If you die before the Period Certain elapses, the remaining guaranteed payments will continue to your beneficiary.

A **Life with Cash Refund** option provides benefits for as long as you live, with the guarantee that if you die prior to receiving payments equal to your contribution, your beneficiaries will receive the difference in a lump sum.

A **Life with Installment Refund** option provides benefits for as long as you live, with the guarantee that if you die prior to receiving payments equal to your contribution, income payments will continue to your beneficiaries until the amount equals your contribution.



## Income based on two lives

**Joint Life** options provide benefits for as long as you and your spouse are alive with 100%, 66.67% (2/3), or 50% of the payment continuing to your spouse after your death. There are no further benefits after the death of the second individual.

**Joint Life with Period Certain\*** options provide benefits for as long as you and your spouse are alive with an additional guarantee that if you both die prior to receiving payments for the minimum period (5-30 years), income payments will continue at 100%, 66.67% (2/3), or 50% to your beneficiary for the remaining period.

Keep in mind, once you select your preferred method for receiving income – including frequency and payment dates – that decision cannot be changed.

\*The Advance Withdrawal Benefit is available with these options. For more information see page 8.



### Protection for your heirs

In addition to providing an income guaranteed for your life or that of your spouse, you can also select an income option that offers protection for your beneficiaries. You can ensure they will receive any remaining income payments for a specified period of time.

### Satisfy your required minimum distribution (RMD)

*IncomeToday!* can also be used to automatically satisfy your RMD requirements for assets rolled in from your retirement plans (401(k)s and IRAs), because it turns a portion of your assets into regular payments over your lifetime.

You must have selected one of the lifetime income options in order to use your *IncomeToday!* payments to satisfy your RMD amounts. Talk to your advisor about the income options that will help you meet RMD requirements. Keep in mind, if you select an option with a Period Certain, the time period you select can't exceed your life expectancy.

### Set it and forget it

With *IncomeToday!* you can arrange to automatically have your income payments directly deposited into your personal account. You can also choose the frequency of your payments: monthly, quarterly, semi-annually or annually.

## Invest for growth with your other assets

Because you're creating a reliable, fixed income stream with an *IncomeToday!* annuity, you're free to invest the rest of your retirement assets in a diversified portfolio that's aimed at long-term growth.

## Stretch your tax liability over time

*IncomeToday!* provides important tax advantages, too. By receiving your money as an income stream, it allows you to stretch your tax liability out over time.

For nonqualified annuities, a portion of each income payment you receive is classified as a return of what you originally contributed (your cost basis). That part isn't taxed. Only the interest portion of each payment is taxable. Your cost basis is then eventually returned to you over an extended period of time. After that, your entire income payment becomes taxable.

If you purchase your annuity with qualified money, such as assets from your 401(k) plan or IRA, then your income payments are fully taxable in the year you receive them, since no taxes have been paid on that money.

## Additional access with the Advance Withdrawal Benefit

Although you'll be receiving guaranteed payments on a frequency you choose, emergencies happen. Or, you may just find you need some additional flexibility as you adjust to your new financial needs. That's why *IncomeToday!* offers an **Advance Withdrawal Benefit**. The Advance Withdrawal Benefit is available if you select an annuity income option with a guaranteed Period Certain.

Here's how it works. At any time prior to the end of the guaranteed Period Certain, you can **make a one-time lump sum withdrawal of between 25% to 75%** of the present value of your future Period Certain annuity income payments. The minimum withdrawal is \$1,000.

Keep in mind, if you make such a withdrawal, your payments for the remaining Period Certain will be reduced proportionately from the time you take the withdrawal until the guaranteed period ends. If you select a fixed Period Certain option, your income payments will stop at the end of the guaranteed period. If you select a single or joint life option with a Period Certain, your income payment will return to the amount that would normally have been paid as if no withdrawal was made.

The Advance Withdrawal Benefit provides an **added measure of flexibility** – just in case you need it – as you adjust to your financial needs in retirement.

# CREATE AN INCOME YOU WON'T OUTLIVE.

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.

# No waiting, no worries with *IncomeToday!*

Concerned about making your retirement savings last as long as you do? Or do you simply want an easy way to generate a guaranteed source of income to meet your routine living expenses? For a guaranteed paycheck today and tomorrow, talk to your advisor about *IncomeToday!*

**Learn how *IncomeToday!* can play an important role in your retirement income portfolio.**



# 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 annuities 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\*\*](https://securian.com/ratings).

## WE ARE

We are a highly rated company headquartered in St. Paul, Minnesota.

## WE DO

We do what's right. Our strong record of transparency, compliance and ethical conduct sets us apart.

## WE ARE

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

Keeping your  
dreams on  
course.®



## Need more resources for retirement?

No matter what decision you're making about your retirement income or what stage of retirement you may be nearing, it's important to have the information and expertise you need to stay on track. Securian's **Retirement GPS Program** can help empower you for the journey with a series of educational resources. Then with the expertise of your advisor, you'll be more prepared to map a secure financial course throughout your retirement.



**Keep your retirement  
dreams on course.**

**Talk to your advisor today.**



