

# Rate Announcement – Increase

Rates as of December 1, 2025

Rates in **blue** indicate change from previous rate.

Rates are subject to change at any time. Please talk with your financial professional for questions on current rates.

## SecureOption Choice

**SecureOption Choice – a single payment fixed annuity with Market Value Adjustment**

Available in all states except: NY, CA

Guarantee Period	Rate Band	Interest Rate
3 Year	<\$100,000	3.95%
	\$100,000 to \$499,999	4.10%
	\$500,000+	4.25%
5 Year	<\$100,000	4.15%
	\$100,000 to \$499,999	4.30%
	\$500,000+	<b>4.75%</b>
7 Year	<\$100,000	4.35%
	\$100,000 to \$499,999	4.50%
	\$500,000+	4.65%
9 Year	<\$100,000	4.55%
	\$100,000 to \$499,999	4.70%
	\$500,000+	4.85%
Guaranteed Minimum Interest Rate		1.00%
Guaranteed Minimum Surrender Value (GMSV) rate		87.50% @ 2.80%

Not a deposit – Not FDIC/NCUA insured  
 – Not insured by any federal government agency  
 – Not guaranteed by any bank or credit union

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

**SecureOption Choice – a single payment fixed annuity**

Rates available only in: CA

Guarantee Period	Rate Band	Interest Rate
3 Year	<\$100,000	3.85%
	\$100,000 to \$499,999	4.00%
	\$500,000+	4.15%
5 Year	<\$100,000	4.05%
	\$100,000 to \$499,999	4.20%
	\$500,000+	4.65%
7 Year	<\$100,000	4.25%
	\$100,000 to \$499,999	4.40%
	\$500,000+	4.55%
9 Year	<\$100,000	4.45%
	\$100,000 to \$499,999	4.60%
	\$500,000+	4.75%
Guaranteed Minimum Interest Rate		1.00%
Guaranteed Minimum Surrender Value (GMSV) rate		87.50% @ 2.80%

**SecureOption Focus****SecureOption Focus – a limited payment fixed annuity**

Available in all states

Guarantee Period	Rate Band	Base Rate	1st Year Rate Enhancement	1st Year Rate	Effective Yield Over Guarantee Period
1 Year	<\$35,000	3.20%	1.00%	4.20%	4.20%
	\$35,000 to \$99,999	3.40%	1.00%	4.40%	4.40%
	\$100,000+	3.50%	1.00%	4.50%	4.50%
3 Year	<\$35,000	3.45%	N/A	3.45%	3.45%
	\$35,000 to \$99,999	3.65%	N/A	3.65%	3.65%
	\$100,000+	3.75%	N/A	3.75%	3.75%
5 Year	<\$35,000	3.45%	N/A	3.45%	3.45%
	\$35,000 to \$99,999	3.65%	N/A	3.65%	3.65%
	\$100,000+	3.75%	N/A	3.75%	3.75%
7 Year	<\$35,000	3.45%	N/A	3.45%	3.45%
	\$35,000 to \$99,999	3.65%	N/A	3.65%	3.65%
	\$100,000+	3.75%	N/A	3.75%	3.75%

Guaranteed Minimum Interest Rate is 2.80%

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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 surrender charges (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 guarantees are subject to the financial strength and claims-paying abilities of the issuing insurance company.

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

This is a general communication for informational and educational purposes. The information is not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are seeking investment advice or recommendations, please contact your financial professional.

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

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 authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. 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.

Policy form numbers: 09-70172 REV 9-2013, 11-70209, 11-70209.04, 11-70209.09, 11-70209.09-C, 23-72751, 23-72751.04, 23-72756, 23-72757, 23-72758, 23-72759, ICC11-70209, ICC11-70216, ICC23-72751, 23-72752, 23-72752.04, 23-72753, 23-72753.04, 23-72754, 23-72754.04, 23-72755, 23-72755.04, 23-72756 FP, 23-72757 FP, 23-72758 FP, 23-72759 FP, ICC23-72752, ICC23-72753, ICC23-72754, ICC23-72755, 11-70209.04 SR, 23-72751.04 SR

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.



PREPARE  
PROTECT  
SECURE

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