

**QUICK FACTS**

# *IncomeToday!* – A single payment immediate annuity

**Issue Age and Purchase Payment Limits**

<b>Maximum Issue Age</b>	90 for either owner and/or annuitant
<b>Minimum</b>	\$25,000
<b>Maximum</b>	\$2 million without prior company approval
<b>Markets</b>	<ul style="list-style-type: none"> <li>• Nonqualified</li> <li>• Roth IRA</li> <li>• Traditional IRA</li> </ul>
<b>Income Guarantee</b>	You can guarantee an income you won't outlive, or guarantee income for a time period you select.

**Annuity Income Options**

<b>Single Life Options</b>	<ul style="list-style-type: none"> <li>• Life only</li> <li>• Life with Period Certain (5-30 years)</li> <li>• Life with Cash Refund</li> <li>• Life with Installment Refund</li> </ul>
<b>Joint Life Options</b>	<p>You may select the percentage (%) to continue upon the death of the first individual (100%, 66.67%, 50%)</p> <ul style="list-style-type: none"> <li>• Joint Life only</li> <li>• Joint Life with Period Certain (5-30 years)</li> </ul>
<b>Period Certain</b>	(5-30 years based on availability)
<b>Income Frequency</b>	Available on a monthly, quarterly, semi-annual or annual basis.
<b>Payment Dates</b>	1st - 27th of the month. The initial income payment will be one payment frequency from contract issue unless otherwise requested.
<b>Method of Payment</b>	Convenient EFT (Electronic Funds Transfer) will send your payments directly to your bank account.

**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**

## Advance Withdrawal Benefit

### One-time Withdrawal

The Advance Withdrawal Benefit is available with annuity income options that include a period certain guarantee.

Under the Advance Withdrawal Benefit, you may take a one-time withdrawal at any time prior to the end of the guaranteed period certain. The amount available for withdrawal is 25%-75% of the Withdrawal Value (present value of the remaining income payments in the Period Certain). The minimum withdrawal is \$1,000.

A withdrawal will reduce the amount of your annuity income payment for the remainder of the period certain. The reduction will be in direct proportion to the percentage of the withdrawal to the Withdrawal Value.

If you select a fixed Period Certain only 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 amount at the end of the guaranteed period will return to the amount that would normally have been paid as if no withdrawal was made.

## Access

### Beneficiary Protection

Death benefits vary by the annuity income option selected. Please discuss the options with your financial professional to determine which option best meets your needs and financial situation.

**At Securian Financial,  
we're here for family.  
And we're here because of it.**

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Like you, we believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.

The guarantees in *IncomeToday!* are based solely on the financial strength and claims-paying ability of the issuing company. You should thoroughly review your contract for specific details of the product features and costs.

Income payments and withdrawals from immediate annuities are generally taxable as ordinary income in the year in which taken. When purchased as part of an IRA or other qualified plan, the IRA or qualified plan already provides tax deferral of earnings and the annuity contract does not provide any additional tax deferred treatment of earnings. Withdrawals taken from a qualified plan prior to age 59½ may incur a 10% federal tax penalty.

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

This is a general communication for informational and educational purposes. The materials and the information are 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: 08-70152, 08-70154, 09-70169, 09-70171 or state variation.

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



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