THE A+ RATED SUPERIOR SPIA

Single Premium Immediate Annuity lifetime monthly income options.

\$1,000,000 Premium Non-Qualified Premium | Lifetime Income Options

Advanced withdrawal benefits | Joint income options | 3.00% Commission (0-80)

Gender(s)/Age	Life ONLY	Life With 5 Year Certain	Life With 10 Year Certain	Life With Installment Refund
Male 60	\$4,481.05	\$4,463.41	\$4,407.08	\$4,173.76
Male 65	\$5,053.07	\$5,019.13	\$4,915.64	\$4,582.38
Male 70	\$5,863.58	\$5,796.94	\$5,584.67	\$5,109.56
Male 75	\$7,103.20	\$6,940.49	\$6,446.99	\$5,820.93
Female 60	\$4,238.98	\$4,227.88	\$4,190.22	\$4,002.73
Female 65	\$4,743.02	\$4,719.93	\$4,647.22	\$4,372.94
Female 70	\$5,438.84	\$5,393.06	\$5,247.86	\$4,884.30
Female 75	\$6,481.94	\$6,378.71	\$6,049.24	\$5,470.81
100% J&S M67 F64	\$4,234.93	\$4,234.36	\$4,228.87	N/A
100% J&S M70 F67	\$4,504.06	\$4,502.96	\$4,492.30	N/A
100% J&S M75 F72	\$5,179.50	\$5,175.54	\$5,138.38	N/A

CLICK HERE FOR AN ILLUSTRATION

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION



www.SPIAquote.com

SAMPLE ILLUSTRATIONS / MALE

Male Quote	2 75 Annuity Income Option	Purchase Payment	Fixed Monthly Income	Cost Basis	Annual Exclusion %	
1	Single Life Annuity	\$1,000,000.00	\$7,103.20	\$1,000,000.00	93.9%	\$80,038.86
	Single Life with Installment Refund Annuity	\$1,000,000.00	\$5,820.93	\$1,000,000.00	84.8%	\$59,233.78
	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$6,940.49 ¹	\$1,000,000.00	92.9%	\$77,372.58
4	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$6,446.99 ¹	\$1,000,000.00	89.8%	\$69,472.76

Male Quote	2 70 Annuity Income Option	Purchase Payment	Fixed Monthly Income		Annual Exclusion %	
1	Single Life Annuity	\$1,000,000.00	\$7,103.20	\$1,000,000.00	93.9%	\$80,038.86
2	Single Life with Installment Refund Annuity	\$1,000,000.00	\$5,820.93	\$1,000,000.00	84.8%	\$59,233.78
3	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$6,940.491	\$1,000,000.00	92.9%	\$77,372.58
4	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$6,446.991	\$1,000,000.00	89.8%	\$69,472.76

Male Quote	e 65 Annuity Income Option	Purchase Payment	Fixed Monthly Income	Cost Basis	Annual Exclusion %	Estimated Annual Exclusion Amount
1	Single Life Annuity	\$1,000,000.00	\$5,053.07	\$1,000,000.00	82.5%	\$50,025.39
	Single Life with Installment Refund Annuity	\$1,000,000.00	\$4,582.38	\$1,000,000.00	77.3%	\$42,506.16
	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$5,019.13 ¹	\$1,000,000.00	82.3%	\$49,568.93
4	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$4,915.64 ¹	\$1,000,000.00	81.8%	\$48,251.92

Male Quote	e 60 Annuity Income Option	Purchase Payment	Fixed Monthly Income		Annual Exclusion %	Estimated Annual Exclusion Amount
1	Single Life Annuity	\$1,000,000.00	\$4,481.05	\$1,000,000.00	76.8%	\$41,297.36
2	Single Life with Installment Refund Annuity	\$1,000,000.00	\$4,173.76	\$1,000,000.00	73.4%	\$36,762.48
3	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$4,463.41 ¹	\$1,000,000.00	76.7%	\$41,081.23
4	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$4,407.08 ¹	\$1,000,000.00	76.5%	\$40,456.99



SAMPLE ILLUSTRATIONS / FEMALE

	ale 75 Annuity Income Option	Purchase Payment	Fixed Monthly Income	Cost Basis	Annual Exclusion %	Estimated Annual Exclusion Amount
1	Single Life Annuity	\$1,000,000.00	\$6,481.94	\$1,000,000.00	100.0%	\$77,783.28
	Single Life with Installment Refund Annuity	\$1,000,000.00	\$5,470.81	\$1,000,000.00	87.7%	\$57,574.80
	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$6,378.71 ¹	\$1,000,000.00	100.0%	\$76,544.52
	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$6,049.241	\$1,000,000.00	96.6%	\$70,122.79

	ale 70 Annuity Income Option	Purchase Payment	Fixed Monthly Income	Cost Basis	Annual Exclusion %	Estimated Annual Exclusion Amount
1	Single Life Annuity	\$1,000,000.00	\$5,438.84	\$1,000,000.00	95.8%	\$62,524.90
	Single Life with Installment Refund Annuity	\$1,000,000.00	\$4,844.30	\$1,000,000.00	83.9%	\$48,772.41
	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$5,393.061	\$1,000,000.00	95.0%	\$61,480.88
4	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$5,247.861	\$1,000,000.00	92.4%	\$58,188.27

	ale 65 Annuity Income Option	Purchase Payment	Fixed Monthly Income	Cost Basis	Annual Exclusion %	Estimated Annual Exclusion Amount
1	Single Life Annuity	\$1,000,000.00	\$4,743.02	\$1,000,000.00	87.8%	\$49,972.46
2	Single Life with Installment Refund Annuity	\$1,000,000.00	\$4,372.94	\$1,000,000.00	79.1%	\$41,507.95
3	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$4,719.93 ¹	\$1,000,000.00	87.5%	\$49,559.26
4	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$4,647.22 ¹	\$1,000,000.00	86.7%	\$48,349.68

Male Quote	e 60 Annuity Income Option	Purchase Payment	Fixed Monthly Income	Cost Basis	Annual Exclusion %	Estimated Annual Exclusion Amount
1	Single Life Annuity	\$1,000,000.00	\$4,238.98	\$1,000,000.00	81.2%	\$41,304.62
2	Single Life with Installment Refund Annuity	\$1,000,000.00	\$4,002.73	\$1,000,000.00	75.7%	\$36,360.80
3	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$4,227.88 ¹	\$1,000,000.00	81.0%	\$41,094.99
4	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$4,190.22 ¹	\$1,000,000.00	80.5%	\$40,477.53



Product Facts

IncomeToday! A single-p	payment immediate annuity
Maximum Issue Age	90 for either owner and/or annuitant.
Purchase Payments	Minimum: \$25,000 Maximum: \$2 million without prior company approval
Markets	Nonqualified Roth IRA Traditional IRA
Income Guarantee	Can guarantee an income that can't be outlived, or guarantee an income for a set period of time.
Annuity Income Options	Single Life Options Life only Life with Period Certain (5-30 years) Life with Cash Refund Life with Installment Refund Joint Life Options – select the percentage (%) to continue upon the death of the first individual (100%, 66.67%, 50%) Joint Life only Joint Life with Period Certain (5-30 years) Period Certain (5-30 years based on availability)
Income Frequency	Available on a monthly, quarterly, semi-annual or annual basis.
Payment Dates	1st – 27th of the month. The initial income payment will be one payment frequency from contract issue unless otherwise requested.
Method of Payment	Convenient EFT (Electronic Funds Transfer) will send payments directly to the client's bank account.
Advance Withdrawal Benefit	The Advance Withdrawal Benefit is available with annuity income options that include a period certain guarantee.
\uparrow	Under the Advance Withdrawal Benefit, clients 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 the 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.
Liquidity	If a fixed Period Certain only option is selected, the income payments will stop at the end of the guaranteed period.
	If a Single or Joint Life option with a Period Certain is selected, the 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.
Beneficiary Protection	Death benefits vary by the annuity income option selected.

Minnesota Life IncomeToday! SPIA Info:



Brochure SPIA Minnesota Life



SPIA Fact Sheet



SPIA Advance Withdrawal



Annuity Income Illustration

Prepared for: Valued Client Prepared by: Jeff Affronti

28720 Roadside Dr. #126 Agoura Hills, CA 91301

Date: 06/14/2021 800-373-9697

Quote Guaranteed Through: 06/28/2021

Annuity income quote is guaranteed through the date shown assuming the application/purchase payment is received in the home office in good order. This quote is calculated assuming the first income payment is one month following contract issue. Subsequent income payments will be monthly thereafter according to the terms of the Annuity Income Option. A copy of this quote must be submitted with the application.

Application/forms and a copy of this quote must be received in Securian Home Office by 06/28/2021.

Your Selections

Product: IncomeToday! a Single Payment Immediate Annuity

Issue State: AZ

Plan Type: Nonqualified

Total Purchase Payment: \$1,000,000.00

Income Start Date: One month from contract issue

Funds will be received approximately 3-5 business days following each income payment date.

The following illustration is based upon information provided by you (the customer) or your financial professional. Securian Financial Group, and its subsidiaries, is not responsible for the accuracy of the information provided. The illustration and related materials should not be considered investment advice by Securian Financial or a recommendation to engage in (or refrain from) a particular course of action. If you are looking for investment advice or recommendations, please contact your financial professional.

Insurance products issued by:

Minnesota Life Insurance Company

ID#: 18956037



IncomeToday!

Annuitant: Valued Client (M, 06/01/1946) Issue State: AZ

Plan Type: NQ

Providing long-term financial security

Immediate income annuities, such as IncomeToday!, are designed to generate guaranteed income now and in the future. You have the opportunity to select from a range of income options that allow you to structure an income that's guaranteed to last your lifetime, for a set period of time, for joint lives or a variety of combinations that provide for beneficiaries. Fixed income payments and the guarantees in the contract are based solely on the financial strength and claims paying abilities of the issuing insurance company.

Annuity Income Quote(s) Guaranteed Through 06/28/2021

Income Start Date: one month from contract issue and monthly thereafter.

Quote	e Annuity Income Option	Purchase Payment	Fixed Monthly Income	Cost Basis	Annual Exclusion %	Estimated Annual Exclusion Amount
1	Single Life Annuity	\$1,000,000.00	\$7,103.20	\$1,000,000.00	93.9%	\$80,038.86
2	Single Life with Installment Refund Annuity	\$1,000,000.00	\$5,820.93	\$1,000,000.00	84.8%	\$59,233.78
3	Single Life Annuity with 5 Year Period Certain	\$1,000,000.00	\$6,940.491	\$1,000,000.00	92.9%	\$77,372.58
4	Single Life Annuity with 10 Year Period Certain	\$1,000,000.00	\$6,446.99 ¹	\$1,000,000.00	89.8%	\$69,472.76

This quote is based on the above assumptions, which if changed may alter the income quote.

Due to the current rate environment, the return over life expectancy may be less than the original contribution.

Definition of Annuity Income Option(s)

Single Life Annuity

The Single Life Annuity option guarantees an income throughout the lifetime of the annuitant. This annuity option does not provide income or offer benefits to heirs or survivors.

Single Life with Installment Refund Annuity

The Single Life with Installment Refund Annuity guarantees an income throughout the lifetime of the annuitant. If at the annuitant's death, the total income payments made are less than the amount annuitized, income payments will continue to the beneficiary until the total income payments equal the amount annuitized.

Single Life Annuity with 5 Year Period Certain

The Single Life Annuity with Period Certain option provides a guaranteed income throughout the lifetime of the annuitant with an additional guarantee that if the annuitant dies before the end of the 5 year period certain, income payments will continue to the beneficiary for the remainder of the period.

Single Life Annuity with 10 Year Period Certain

The Single Life Annuity with Period Certain option provides a guaranteed income throughout the lifetime of the annuitant with an additional guarantee that if the annuitant dies before the end of the 10 year period certain, income payments will continue to the beneficiary for the remainder of the period.

¹ A withdrawal made under the Advance Withdrawal Benefit (available only during the Period Certain portion of applicable annuity income options) will result in a reduction to the income amount during the remaining Period Certain.



IncomeToday!

Additional Information

Unless otherwise noted, age shown in this illustration is your actual age. Income calculations are based on your age at nearest birthday. Your single life expectancy is 12.5 years. A withdrawal made under the Advance Withdrawal Benefit (available only during the Period Certain portion of applicable annuity income options) will result in a reduction to the income amount during the remaining Period Certain.

The hypothetical estimated annual exclusion calculation assumptions are based on the cost basis shown. Cost basis represents the amount of the purchase payment that has already been taxed. Annual exclusion amounts shown are the amounts excludable from taxable income each year. Once cost basis has been returned, future annuity income payments are fully taxable. The annual amount will be prorated in the first calendar year.

IncomeToday! and Advance Withdrawal Benefit

The Advance Withdrawal Benefit provides one-time access to a portion of your future income, should you need it. The Advance Withdrawal Benefit is available with Annuity Income Options that include a guaranteed Period Certain.

Under the Advance Withdrawal Benefit, you may take a one-time withdrawal of between 25%-75% of the Withdrawal Value during the Withdrawal Period. The minimum withdrawal is \$1,000. The Withdrawal Period begins on the first income payment date and ends on the last income payment date within the Period Certain. There is no further Withdrawal Value after a withdrawal has been made or after the Withdrawal Period has ended.

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 if no withdrawal was made.

Annuity Overview

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. Keep in mind that once you annuitize your contract, the annuity income option, frequency and payment dates cannot be changed.

Tax Considerations

Annuity income payments are subject to ordinary income tax. Where displayed, the amount available after-tax has been approximated based on the tax rate provided and an estimated annual exclusion amount (nonqualified plans only). Actual amounts may be different. Please keep in mind that tax laws can change.

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

A purpose of the method of marketing is solicitation of insurance and that contact will be made by an insurance agent or agency. Policy form numbers: 08-70152.02, 08-70154

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.

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.



securian.com

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The value of high ratings

An indicator of financial strength

Securian Financial's insurance company affiliates, Minnesota Life Insurance Company and Securian Life Insurance Company, a New York authorized insurer, receive high ratings from independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies.

These ratings reflect our stability, integrity, long-term focus and commitment to maintaining a strong balance sheet.



A.M. Best Company rating (second highest of 16 ratings); Fitch rating (third highest of 19 ratings); Moody's rating (fourth highest of 21 ratings); Standard & Poor's rating (fourth highest of 21 ratings). For more information about the rating agencies and to see where our ratings rank compared to other ratings, please see our website at securian.com/ratings.

Ratings for financial strength and claims-paying ability are important; however they are not reflective of the performance of any registered securities or variable subaccounts. All ratings information as of February 2020.

About Securian Financial

At Securian Financial, we're here for family. And we're here because of it. We're guided by our purpose: helping customers build secure tomorrows. Since 1880, we've been building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers. We're committed to the markets we serve, providing insurance, investment and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most.

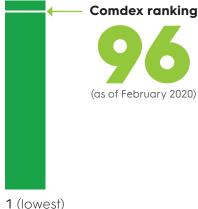
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Securian Financial has the 5th-highest Comdex ranking possible

- The Comdex is a composite ranking of an insurer's ratings assigned by independent rating agencies
- Makes it easier to compare a company across all insurers rated by at least two rating agencies
- More than 200 companies are ranked on a scale of 1 (lowest) to 100 (highest)

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100 (highest)



Securian Financial Group, Inc. securian.com

Minnesota Life Ins Co

Group Affiliation: Securian Financial Ins Group **Address:** 400 Robert Street North

St. Paul MN 55101-2098

Phone: 651-665-3500

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)	Total Admitted Assets
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)	Total Liabilities
Moody's(Fin. Strength, 21 ratings)	Aa3 (4)	Separate Accounts
Fitch Ratings(Fin. Strength, 21 ratings)	AA (3)	Total Surplus & AVR
Weiss(Safety Rating, 16 ratings)	B (5)	As % of General Acc
Comdex Ranking(Percentile in Rated Companies)	96	

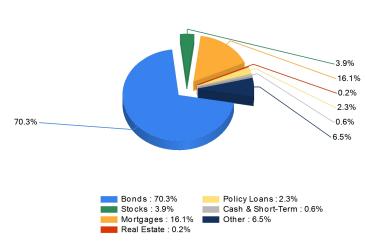
Domicile:MNNAIC Number:66168Year Established:1880Company Type:Stock

Assets & Liabilities

Total Admitted Assets	56,377,324
Total Liabilities	53,228,459
Separate Accounts	29,744,142
Total Surplus & AVR	3,462,161
As % of General Account Assets	13.0%

Invested Asset Distribution

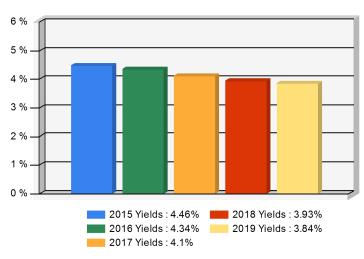
Total Invested Assets 25,692,378



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 4.13%



Net yield on mean invested assets

Non-Performing Assets

Bonds In or Near Default	0.0%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.0%
As a Percent of Invested Assets	0.0%

Income & Earnings

Total Income	9,928,066
Net Premiums Written	8,622,143
Earnings Before Dividends and Taxes	-64,630
Net Operating Earnings	-115,936

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at http://www.ambest.com/ratings/notice.

Data for Year-End 2019 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of April 15, 2021.

Presented by: Jeff Affronti, AnnuityExperts.com, 28720 Roadside Drive, Suite #126, Agoura Hills, CA 91301 Phone: 8188816970 Email: jeff@annuityexperts.com





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LIFE AGENT SPIA QUOTES USE THIS SECURE FORM OR CALL 800-373-9697

Annuitant Name:	Enter text here
Annuitant Date Of	06/14/2021
Birth: *	
Annuitant Gender: *	O Male
	O Female
State:	Choose State ▼
Joint Annuitant Name	Enter name
(if any):	
Joint Annuitant Date	06/14/2021
Of Birth:	
	O Male
Joint Annuitant	© Female
Gender:	remale
	○ Yes
Joint Spouse?:	O Yes
Are you an insurance	O Yes O No
agent?:	O NO
Phone:	Enter phone number
THORE.	Enter protections
Comments:	Enter your comment or special requests here

AGENT BENEFITS

Key Benefits Of SPIAQuote.com:

- Diversity And Independence
- Provide your clients the highest income.
- · Open to individuals of all ages.
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- Review companies based on income pricing and financial strength

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