

Rate Announcement

Rates as of January 1, 2025

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

IncomeToday!® 2.0 – a single payment immediate annuity		
Annuity Income Option	Monthly Income ¹	Income as a % ^{1,2}
Period Certain Annuity for 10 Years	\$ 1,004.74	12.06%
Period Certain Annuity for 15 Years	\$ 752.13	9.03%
Period Certain Annuity for 20 Years	\$ 629.31	7.55%
Single Life Annuity - Male 65	\$ 629.48	7.55%
Single Life Annuity with 10 Year Period Certain - Male 65	\$ 611.03	7.33%
Single Life Annuity with 20 Year Period Certain - Male 65	\$ 562.47	6.75%
Single Life Annuity - Female 65	\$ 598.39	7.18%
Single Life Annuity with 10 Year Period Certain - Female 65	\$ 585.20	7.02%
Single Life Annuity with 20 Year Period Certain - Female 65	\$ 549.22	6.59%
Joint Life with 100% to Survivor Annuity - Male 65 / Female 65	\$ 533.52	6.40%

¹ Based on: \$100,000 purchase payment, non-qualified, one month deferral, no premium tax. Amounts shown are for illustrative purposes only and may not apply in all states. Rates are subject to change at any time. This product is not available in New York.

Insurance products issued by:

Minnesota Life Insurance Company

² Represents the income as a percentage of a \$100,000 Purchase Payment, annualized.

IncomeToday! 2.0 is a single payment immediate annuity. The guarantees in IncomeToday! 2.0 are subject to the financial strength and claimspaying ability of the issuing insurance company. One should thoroughly review their 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 should not be considered tax advice. Please consult a tax advisor for specific information.

Keep in mind that the Annuity Income Option, Frequency and Payment Dates cannot be changed once elected. Availability of some Period Certain durations may be limited.

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

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

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. 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: ICC21-70645, ICC21-70645

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.



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