

Three index accounts for a world of possibilities

Today's uncertain global economy has clients seeking stability. That's why Eclipse interest crediting cap and floor is a timely option for clients choosing cash value life insurance. Eclipse positions clients for the future.

Minnesota Life has three Eclipse index accounts – giving your clients more choices during tough economic times.

Dow Jones Global-Ex. U.S. Index^{SM1}

13 percent cap with guaranteed participation rate of 100 percent

Where in the world will recovery begin in the future? If clients believe it won't happen domestically, the Dow Jones Global-Ex. U.S. IndexSM account with 100 percent guaranteed participation may be a good option. It can give them greater opportunity to potentially build cash value tied to the performance of an international index.

The Dow Jones Global-Ex. U.S. IndexSM is a composite of stocks from companies located in more than 40 countries around the globe. The five highest concentrations are from Japan, the United Kingdom, France, Canada and Germany as of December 31, 2008.

The current growth cap for the Dow Jones Global-Ex. U.S. IndexSM is 13 percent, one of the highest in the industry.²

S&P 500® Index options³

Standard & Poor's Composite Index of 500 Stocks (S&P 500®) is a popular index for equity indexed life insurance products. But will the S&P 500® Index grow slowly in the coming years or at the rapid pace of the 1990s? Eclipse offers options for both situations.

14 percent cap with guaranteed participation rate of 100 percent

Clients who believe we will have a strong domestic economic environment may benefit from the first option. It provides one of the highest crediting caps² in the indexed life marketplace. The current growth cap for this S&P 500® Index account is 14 percent.*

9 percent cap with guaranteed participation rate of 140 percent

Clients who think the domestic economic growth will be modest may find the second crediting method favorable. The current growth cap for this S&P 500® Index account is 9 percent.* The percentage change in the S&P 500®, up to the cap, is multiplied by 140 percent to determine the interest credits applicable. For example, a 10 percent increase in the S&P 500® Index will result in a 12.6 percent interest credit.

*Growth caps can change over time as economic conditions vary.

Eclipse Indexed Life is designed first and foremost to provide life insurance protection. While the interest crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit.

Interest crediting caps current as of October 2011.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender charges. Policy loans and withdrawals may create an adverse tax result in the event of a lapse or policy surrender, and will reduce both the cash value and death benefit. Guarantees are based on the claims-paying ability of Minnesota Life. Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

All three index accounts available with Eclipse employ a point-to-point interest crediting method with one-year index segments established monthly. Interest credits for any index segment may range from 0% up to the maximum for that segment. Every Eclipse policy guarantees that the total interest credited over the life of the policy will not be less than a 3.00% effective annual interest rate.

The underlying indices, the S&P 500® Index and the Dow Jones Global-Ex. U.S. IndexSM, only recognize the changes in stock prices and do not include any dividend returns. The policy and the Indexed Accounts do not actually participate in the stock market, the S&P 500® Index or the Dow Jones Global-Ex. U.S. IndexSM. You cannot invest directly in an Index.

¹“Dow Jones Global-Ex. U.S. IndexSM” is a service mark of Dow Jones & Company, Inc., and has been licensed for use by Minnesota Life. The Product is not sponsored, endorsed, sold or promoted by Dow Jones, and Dow Jones makes no representation regarding the advisability of purchasing the Product. The Dow Jones Global-Ex. U.S. IndexSM represents approximately 95% of European market capitalization at the regional level, 95% of all other developed markets at the country level, and 95% of emerging markets as a group. As of December 3, 2007, this index covers 45 countries. The Dow Jones Global-Ex. U.S. IndexSM provides a general representation of how select international investments may perform. You cannot invest directly in the Dow Jones Global-Ex. U.S. IndexSM. The Dow Jones Global-Ex. U.S. IndexSM may fluctuate in response to international concerns such as currency fluctuations, political, social and economic instability and differences in accounting standards.

²Advantage Group Associates, Inc., 2009.

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06-700

F70474-8 Rev 10-2011 DOFU 7-2011
A02497-0611

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