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Subject:

Securian Financial | Individual Life Insurance <marketing-ac@email.securian.com>

Monday, April 17, 2023 4:01 PM

Resource Support

Administrative Alert! Changes to Indexed Life Portfolio

Categories:Bulletins



Administrative Alert! Changes to Indexed Life Portfolio

We are increasing participation rates on a number of Indexed Universal Life (IUL) products and reducing the cap on our Blended account.

These changes will take effect for all premium received and new indexed segments created after Friday, April 21, 2023. All premium received on or before April 21 for approved and existing policies will have current rates applied. Illustrations will be updated April 22, 2023.

Many considerations go into determining the cap and participation rates – and we want to make sure you understand how they are determined and why they change.

Learn more

Eclipse Accumulator IUL	April	May
	Cap	Cap
Indexed Account O - S&P PRISM SM	Unlimited	Unlimited
Indexed Account O - Participation Rate:	120%	140%

Eclipse Survivor II IUL	April	May
	Cap	Cap
Indexed Account O - S&P PRISM	Unlimited	Unlimited
Indexed Account O - Participation Rate:	120%	140%

Eclipse, Eclipse Survivor and Omega Builder IUL	April	May
Minnesota Life Insurance Company	Cap	Cap

Indexed Account E - Blended - 100% Participation	8.75%	7.75%
Indexed Account O - S&P PRISM	Unlimited	Unlimited
Indexed Account O - Participation Rate:	120%	140%
Indexed Loan Account-Blended-100% participation	9.50%	9.00%
Securian Life Insurance Company	Cap	Cap
Indexed Account E - Blended - 100% Participation	9.00%	8.00%

Eclipse Protector, Eclipse Survivor Pro IUL	April	May
Minnesota Life Insurance Company	Cap	Cap
Indexed Account E - Blended - 100% Participation	7.00%	6.75%
Securian Life Insurance Company	Cap	Cap
Indexed Account E - Blended - 100% Participation	7.25%	7.00%

Orion IUL	April	May
	Cap	Cap
Indexed Account E - Blended	8.75%	7.75%
Indexed Account O - S&P PRISM	Unlimited	Unlimited
Indexed Account O - Participation Rate:	120%	140%

Contact us

Questions?

Please call our Life Sales Support Team at **1-888-413-7860, option 1**



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The Indexed Universal Life Series 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. One cannot invest in an index.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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