

## Life insurance in a new light



### Why indexed universal life insurance?

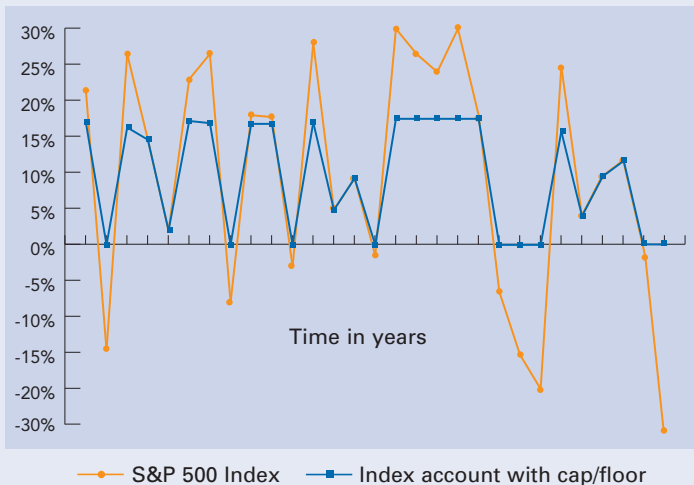
*Do you have clients who feel variable life insurance is too risky, but traditional fixed insurance doesn't have enough growth potential?*

Indexed life is a fixed life contract that offers interest crediting based on the performance of an index — without the risk of a negative crediting rate. The interest credited is subject to a cap, or maximum interest crediting rate.

*This graph is a hypothetical example of the rates of interest that would have been credited to an indexed life contract with a cap of 16 percent\* and a floor of 0 percent based on the performance of the S&P 500® Index. A second crediting option capped at 10 percent with 140 percent participation also exists. This option is not illustrated.*

*\*Crediting caps are subject to change.*

Historical annual returns of the S&P 500® Index



### What is the profile of variable life clients who may choose indexed life?

- Somewhat averse to risk and uncomfortable with potential negative returns.
- Near retirement, do not have the time to weather the potential ups and downs of variable returns associated with investing in the market and want a death benefit that's guaranteed for life.<sup>1</sup>
- Willing to give up some of the growth potential of variable life in exchange for a minimum interest rate guarantee.

### What about traditional fixed life clients who may benefit from indexed universal life?

- Those who desire a higher potential crediting rate than traditional fixed policies offer.
- Persons willing to give up some guarantees in exchange for the potential to earn higher interest rates on their accumulation value and want the option of a guaranteed death benefit.<sup>1</sup>

## What are some of the notable features of Eclipse Indexed Life?

- Choice of a fixed or index based interest crediting accounts for the accumulation value.
- Cash accumulation guarantee of 3 percent upon death or contract termination.
- Ten year surrender charge.
- Optional Death Benefit Guarantee Rider.<sup>1</sup>
- Consumer friendly design.

<sup>1</sup>Death benefit guarantee available through additional rider at an additional cost.

"Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Minnesota Life. The Product is not sponsored, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P 500® Index is an index of 500 stocks that are generally representative of the performance of leading companies in leading industries within the U.S. You cannot invest directly in the S&P 500® Index.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender charges.

Guarantees are based on the claims-paying ability of Minnesota Life.

## MINNESOTA LIFE

### Minnesota Life Insurance Company

A Securian Company  
www.minnesotalife.com

400 Robert Street North, St. Paul, MN 55101-2098  
651.665.3500 • 651.665.4488 Fax  
©2009 Securian Financial Group, Inc. All rights reserved.

06-700 07-947

F67920 5-2009

DOFU 5-2009

A00870-0309

**For financial professional use only. Not for use with the public.**