



Insurance products issued by:  
Minnesota Life Insurance Company  
Securian Life Insurance Company

## Administrative Alert! Changes to Indexed Life Portfolio

Due to ongoing volatility in the capital markets, it has become necessary to reduce cap rates and participation rates on some of the accounts within our Indexed Universal Life product portfolio.

These changes will take effect for all premium received and new indexed segments created after Friday, March 18, 2022. All premium received on or before March 18 for approved and existing policies will have current rates applied. Illustrations will be updated March 19, 2022.

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](#)

<b>Eclipse Accumulator IUL</b>	<b>March</b>	<b>April</b>
	Cap	Cap
Indexed Account A - S&P 500®	8.50%	8.00%
Indexed Account F - Euro Stoxx 50	9.50%	9.00%
Indexed Account G - S&P 500 - Low Volatility	Unlimited	Unlimited
Indexed Account G - Participation Rate:	60%	55%
Rainbow Indexed Account 1	9.50%	9.00%

Indexed Loan Account - S&P 500	9.00%	9.00%
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<b>Eclipse Protector II IUL</b>	<b>March</b>	<b>April</b>
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	Cap	Cap
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Indexed Account A - S&P 500®	8.25%	7.75%
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Indexed Account F - Euro Stoxx 50®	8.75%	8.25%
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Indexed Account G - S&P 500 - Low Volatility	Unlimited	Unlimited
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Indexed Account G - Participation Rate:	55%	50%
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Rainbow Indexed Account 1	9.00%	8.50%
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Indexed Loan Account - S&P 500	8.25%	8.25%
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<b>Eclipse Survivor II IUL</b>	<b>March</b>	<b>April</b>
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	Cap	Cap
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Indexed Account A - S&P 500®	8.50%	8.00%
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Indexed Account F - Euro Stoxx 50®	9.50%	9.00%
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Indexed Account G - S&P 500 - Low Volatility	Unlimited	Unlimited
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Indexed Account G - Participation Rate:	60.00%	55.00%
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Indexed Loan Account - S&P 500	9.00%	9.00%
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<b>Eclipse, Eclipse Survivor and Omega Builder IUL (Products no longer issued)</b>	<b>March</b>	<b>April</b>
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Minnesota Life Insurance Company	Cap	Cap
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Indexed Account A - S&P 500®	8.50%	8.00%
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Indexed Account B - S&P 500 - 140% Participation	5.50%	5.10%
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Indexed Account D - S&P 500 3 year - 140% Participation	24.00%	20.00%
Indexed Account E - Blended - 100% Participation	10.50%	9.75%
Indexed Account F - Euro STOXX 50® - 100% Participation	9.50%	9.00%
Indexed Account G - S&P 500 - Low Volatility	Unlimited	Unlimited
Indexed Account G - Participation Rate:	60%	55%
Securian Life Insurance Company	Cap	Cap
Indexed Account A - S&P 500	8.75%	8.10%
Indexed Account B - S&P 500 - 140% Participation	5.75%	5.20%
Indexed Account E - Blended - 100% Participation	10.75%	10.00%
Indexed Account F - Euro STOXX 50 - 100% Participation	9.75%	9.25%

**Eclipse Protector, Eclipse Survivor Pro IUL  
(Products no longer issued)**

	March	April
Minnesota Life Insurance Company	Cap	Cap
Indexed Account A - S&P 500®	7.25%	7.00%
Indexed Account B - S&P 500 - 140% Participation	4.65%	4.50%
Indexed Account D - S&P 500 3 year - 140% Participation	21.00%	18.00%
Indexed Account E - Blended - 100% Participation	7.75%	7.50%
Indexed Account F - Euro STOXX 50® - 100% Participation	7.75%	7.50%
Securian Life Insurance Company	Cap	Cap
Indexed Account A - S&P 500	7.50%	7.10%
Indexed Account B - S&P 500 - 140% Participation	4.90%	4.60%
Indexed Account E - Blended - 100% Participation	8.25%	7.75%
Indexed Account F - Euro STOXX 50 - 100% Participation	8.25%	7.75%

<b>Orion IUL (Product no longer issued)</b>	<b>March</b>	<b>April</b>
	Cap	Cap
Indexed Account A - S&P 500®	8.50%	8.00%
Indexed Account E - Blended	10.50%	9.75%
Indexed Account G - S&P 500 - Low Volatility	Unlimited	Unlimited
Indexed Account G - Participation Rate:	60%	55%
Indexed Account J - S&P 500 with Multiplier	7.00%	6.50%
Indexed Account K - S&P 500 High Cap	10.00%	9.00%
Indexed Account L - S&P 500 with Multiplier	8.50%	8.00%
Indexed Loan Account - S&P 500	9.00%	9.00%

<b>Value Protection IUL (Product no longer issued)</b>	<b>March</b>	<b>April</b>
	Cap	Cap
Indexed Account A - S&P 500®	8.00%	7.50%
Indexed Account E - Blended	6.75%	6.50%
Indexed Account F - Euro Stoxx 50®	7.75%	7.50%
Indexed Account G - S&P 500 - Low Volatility	Unlimited	Unlimited
Indexed Account G - Participation Rate:	60.00%	55.00%

## Contact us

### Questions?

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



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Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

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.

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Uncapped indexed account participation rates are subject to change and may be less than 100%. This could have the impact of the indexed account credit being less than the change in the reference index.

The index multiplier provides additional crediting when the indexed account has a positive index credit on the segment date. The impact of the multiplier may be reduced because of withdrawals and charges taken from the segment during the segment term.

High cap indexed accounts employ an index segment charge, which is assessed against the value in each indexed account segment as of its segment date. We assess this charge to cover administrative costs and expenses associated with establishing the indexed account.

Cash value may not be allocated to the Indexed Loan Account.

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Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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