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

Up to 40% lower charges. More client value.

In Indexed Universal Life (IUL), charges matter. Eclipse Accumulator II IUL delivers the **lowest total charges by year 20 among major competitors,**[1] helping more premium dollars go to work for your clients from day one.

Why financial professionals are taking notice

✓ Lowest total charges by year 20 among major competitors[1]
✓ Up to nearly 40% lower total charges than the highest-cost competitor[1]
✓ More premium available to support cash value accumulation

What that can mean for clients

- **More accumulation potential**
  Less drag on performance can lead to stronger long-term cash value growth.
- **Improved efficiency**
  More of every premium dollar goes to work early in the policy.
- **Resilience through market volatility**
  When markets fluctuate, lower charges help preserve growth potential and reduce the impact of downturns.

Illustrated rates tell only part of the story. Internal policy charges can significantly impact long-term outcomes — and lower charges can mean more value for your clients.
See how Eclipse Accumulator II IUL stacks up.

View website

1. All illustration and benchmarking data provided by Competitor Illustration Software, February 2026. View competitive comparison.

Product features and availability may vary by state.

Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy in force.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the indexed 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.

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 this policy may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

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.

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