securian FINANCIAL

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

IUL policy rate increases

At Securian Financial, our mutual heritage means we focus on long-term value - not short-term trends. This commitment has been demonstrated by strong historical interest crediting for our indexed universal life (IUL) policyholders and continues today with increases in caps & participation rates on many inforce IUL policies. These increases are a direct reflection of our enduring financial strength and disciplined management through all market environments.

As always, our goal is to help you deliver lasting value and confidence to the clients who trust you with their financial future.

New rates take effect August 22, 2026

Premium received and index segments created **on or after August 22** will receive the new rates. Premium received **by August 21** will continue to use current rates. Illustrations will update on August 22, 2026.

Here’s what’s changing

Eclipse IUL, Eclipse Survivor IUL, and Omega Builder IUL	Aug-26	Sep-26	
	Prior rate	New rate	% Change
Indexed Account A - S&P 500® - 100% Participation	7.75%	8%	+0.25%
Indexed Account B - S&P 500 - 140% Participation	4.55%	4.70%	+0.15%
140% participation results in maximum crediting rate of:	6.37%	6.58%	+0.21%
Indexed Account D - S&P 500 3-Year - 140% Participation	15.25%	15.75%	+0.50%
140% participation results in maximum crediting rate of:	21.35%	22.05%	+0.70%
Indexed Account E - Blended - 100% Participation	6.75%	7%	+0.25%
Indexed Account F - Euro STOXX 50 - 100% Participation	8%	8.25%	+0.25%
Indexed Account O - S&P PRISM®	Uncapped	Uncapped	

Participation Rate	140%	145%	+5%

Eclipse Protector IUL and Eclipse Survivor Pro IUL	**Aug-26**	**Sep-26**	
	Prior rate	New rate	% Change
Indexed Account A - S&P 500 - 100% Participation	6.25%	6.50%	+0.25%
Indexed Account B - S&P 500 - 140% Participation	3.90%	4.05%	+0.15%
140% participation results in maximum crediting rate of:	5.46%	5.67%	+0.21%
Indexed Account D - S&P 500 3-Year - 140% Participation	12.75%	13.25%	+0.50%
140% participation results in maximum crediting rate of:	17.85%	18.55%	+0.70%
Indexed Account E - Blended - 100% Participation	5.75%	6%	+0.25%
Indexed Account F - Euro STOXX 50 - 100% Participation	6.50%	6.75%	+0.25%

Orion IUL	**Aug-26**	**Sep-26**	
	Prior rate	New rate	% Change
Indexed Account A - S&P 500 - 100% Participation	7.75%	8.25%	+0.50%
Indexed Account E - Blended - 100% Participation	6.75%	7%	+0.25%
Indexed Account J - S&P 500 - Index Multiplier of .10 - 100% Participation	5.75%	6%	+0.25%
Indexed Account K - S&P 500 - 100% Participation	8.50%	9%	+0.50%
Index Segment Charge	0.50%	0.50%	
Indexed Account L - S&P 500 - 100% Participation - Multiplier Account	7.25%	7.50%	+0.25%
Index Segment Charge	1.50%	1.50%	
Indexed Account O - S&P PRISM	Uncapped	Uncapped	
Participation Rate	140%	145%	+5%

New York products

Eclipse and Eclipse Survivor IUL	Aug-26	Sep-26	
Securian Life Insurance Company	Prior rate	New rate	% Change
Account A - S&P 500 - 100% Participation - Cap	7.85%	8.10%	+0.25%
Account B - S&P 500 - 140% Participation - Cap	5.15%	5.30%	+0.15%
140% participation results in maximum crediting rate of:	7.21%	7.42%	+0.21%
Account E - Blended - 100% Participation - Cap	8.25%	8.50%	+0.25%
Account F - Euro STOXX 50 - 100% Participation - Cap	8.75%	9%	+0.25%

Eclipse Protector IUL and Eclipse Survivor Pro IUL	Aug-26	Sep-26	
Securian Life Insurance Company	Prior rate	New rate	% Change
Account A - S&P 500 - 100% Participation - Cap	6.35%	6.60%	+0.25%
Account B - S&P 500 - 140% Participation - Cap	4.40%	4.55%	+0.15%
140% participation results in maximum crediting rate of:	6.16%	6.37%	+0.21%
Account E - Blended - 100% Participation - Cap	7.25%	7.50%	+0.25%
Account F - Euro STOXX 50 - 100% Participation - Cap	7.25%	7.50%	+0.25%

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PREPARE
PROTECT
SECURE

For more information about the rating agencies and to see where our ratings rank compared to other ratings, please see our website at securian.com/ratings.

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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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.

Insurance products described here are underwritten and issued by Minnesota Life Insurance Company.

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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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F103464-2 Rev 8-2026   DOFU 11-2025
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