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 November 22, 2025

Premium received and index segments created **on or after November 22** will receive the new rates. Premium received **by November 21** will continue to use current rates. Illustrations will update on November 22, 2025.

Here's what's changing

Eclipse Accumulator IUL (with policy dates prior to 9/15/23)	**Nov-25**	**Dec-25**	
	Prior rate	New rate	% Change
Indexed Account A - S&P 500® - 100% Participation	8.25%	8.50%	+0.25%
Indexed Account F - Euro STOXX 50 - 100% Participation	10%	10.25%	+0.25%
Indexed Account G - S&P 500 - Low Volatility	Uncapped	Uncapped	
Participation Rate	50%	55%	+5%
Indexed Account O - S&P PRISM®	Uncapped	Uncapped	
Participation Rate	170%	175%	+5%

Eclipse IUL, Eclipse Survivor IUL, and Omega Builder IUL	**Nov-25**	**Dec-25**	
Minnesota Life Insurance Company	Prior rate	New rate	% Change

Indexed Account A - S&P 500 - 100% Participation	7.50%	7.75%	+0.25%
Indexed Account B - S&P 500 - 140% Participation	4.40%	4.55%	+0.15%
140% participation results in maximum crediting rate of:	6.16%	6.37%	+0.21%
Indexed Account D - S&P 500 3-Year - 140% Participation	15%	15.25%	+0.25%
140% participation results in maximum crediting rate of:	21%	21.35%	+0.35%
Indexed Account E - Blended - 100% Participation	6.50%	6.75%	+0.25%
Indexed Account F - Euro STOXX 50 - 100% Participation	7.75%	8%	+0.25%
Indexed Account G - S&P 500 - Low Volatility	Uncapped	Uncapped	
Participation Rate	45%	50%	+5%
Indexed Account O - S&P PRISM	Uncapped	Uncapped	
Participation Rate	135%	140%	+5%

Eclipse Protector IUL and Eclipse Survivor Pro IUL	**Nov-25**	**Dec-25**	
Minnesota Life Insurance Company	Prior rate	New rate	% Change
Indexed Account A - S&P 500 - 100% Participation	6%	6.25%	+0.25%
Indexed Account B - S&P 500 - 140% Participation	3.75%	3.90%	+0.15%
140% participation results in maximum crediting rate of:	5.25%	5.46%	+0.21%
Indexed Account D - S&P 500 3-Year - 140% Participation	12.50%	12.75%	+0.25%
140% participation results in maximum crediting rate of:	17.50%	17.85%	+0.35%
Indexed Account E - Blended - 100% Participation	5.50%	5.75%	+0.25%
Indexed Account F - Euro STOXX 50 - 100% Participation	6.25%	6.50%	+0.25%

Eclipse Protector II IUL (with policy dates prior to 9/15/23)	Nov-25	Dec-25	
	Prior rate	New rate	% Change
Indexed Account A - S&P 500 - 100% Participation	7.75%	8%	+0.25%
Indexed Account F - Euro STOXX 50 - 100% Participation	9.25%	9.50%	+0.25%
Indexed Account G - S&P 500 - Low Volatility	Uncapped	Uncapped	
Participation Rate	50%	55%	+5%

Eclipse Survivor II IUL (with policy dates prior to 9/15/23)	Nov-25	Dec-25	
	Prior rate	New rate	% Change
Indexed Account A - S&P 500 - 100% Participation	8.25%	8.50%	+0.25%
Indexed Account F - Euro STOXX 50 - 100% Participation	10%	10.25%	+0.25%
Indexed Account G - S&P 500 - Low Volatility	Uncapped	Uncapped	
Participation Rate	50%	55%	+5%
Indexed Account O - S&P PRISM	Uncapped	Uncapped	
Participation Rate	170%	175%	+5%

Orion IUL	Nov-25	Dec-25	
	Prior rate	New rate	% Change
Indexed Account A - S&P 500 - 100% Participation	7.50%	7.75%	+0.25%
Indexed Account E - Blended - 100% Participation	6.50%	6.75%	+0.25%
Indexed Account G - S&P 500 - Low Volatility	Uncapped	Uncapped	
Participation Rate	45%	50%	+5%
Indexed Account H - S&P 500 - Low Volatility 2-Year	Uncapped	Uncapped	
Participation Rate	60%	65%	+5%
Indexed Account J - S&P 500 - Index Multiplier of .10 - 100% Participation	5.50%	5.75%	+0.25%
Indexed Account K - S&P 500 - 100% Participation	8.25%	8.50%	+0.25%

Indexed Account L - S&P 500 - 100% Participation - Multiplier Account	7%	7.25%	+0.25%
Index Segment Charge	1.50%	1.50%	
Indexed Account M - S&P 500 - Low Volatility - Multiplier Account	Uncapped	Uncapped	
Participation Rate	40%	45%	+5%
Indexed Account O - S&P PRISM	Uncapped	Uncapped	
Participation Rate	135%	140%	+5%

Value Protection IUL	**Nov-25**	**Dec-25**	
	Prior rate	New rate	% Change
Indexed Account A - S&P 500 - 100% Participation	7.50%	7.75%	+0.25%
Indexed Account E - Blended - 100% Participation	9%	9.25%	+0.25%
Indexed Account F - Euro STOXX 50 - 100% Participation	8.50%	8.75%	+0.25%
Indexed Account G - S&P 500 - Low Volatility	Uncapped	Uncapped	
Participation Rate	50%	55%	+5%

New York products

Eclipse and Eclipse Survivor IUL	**Nov-25**	**Dec-25**	
Securian Life Insurance Company	Prior rate	New rate	% Change
Account A - S&P 500 - 100% Participation - Cap	7.60%	7.85%	+0.25%
Account B - S&P 500 - 140% Participation - Cap	5%	5.15%	+0.15%
140% participation results in maximum crediting rate of:	7%	7.21%	+0.21%
Account E - Blended - 100% Participation - Cap	8%	8.25%	+0.25%
Account F - Euro STOXX 50 - 100% Participation - Cap	8.50%	8.75%	+0.25%

Eclipse Protector IUL and Eclipse Survivor Pro IUL	Nov-25	Dec-25	
Securian Life Insurance Company	Prior rate	New rate	% Change
Account A - S&P 500 - 100% Participation - Cap	6.10%	6.35%	+0.25%
Account B - S&P 500 - 140% Participation - Cap	4.25%	4.40%	+0.15%
140% participation results in maximum crediting rate of:	5.95%	6.16%	+0.21%
Account E - Blended - 100% Participation - Cap	7%	7.25%	+0.25%
Account F - Euro STOXX 50 - 100% Participation - Cap	7%	7.25%	+0.25%

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