



Introducing Eclipse Accumulator II IUL

Securian Financial's new and improved Indexed Universal Life (IUL) product, Eclipse Accumulator II IUL, **will be available in Oregon beginning Monday, March 30, 2026.** Eclipse Accumulator II IUL includes everything you love about its predecessor — low charges, competitive distributions, simple and transparent product — plus new indexed accounts and higher target premiums.

Highlights

- **Two new indexed account options**
 - Building off our strong indexed account portfolio, we now offer new options in addition to the S&P 500®, S&P 500® Low Volatility and S&P PRISMSM Indexed Accounts.
 - New! Hindsight Indexed Account¹ (S&P 500®, Nasdaq-100®, Russell 2000®)
 - 60%/40%/0% split — weighted on performance
 - New! Performance Trigger Indexed Account² (S&P 500)
 - Max illustrated rate as high as 6.62%
- **Increased target premiums:** Up to 25% increase for males and up to 10% increase for females for most ages.
- **Competitive distributions keep us highly ranked against competitors** — especially for clients age 45 and younger and standard or better underwriting classes³
 - Competitive account value bonus in years 11+
- **Low charges, high value:**
 - We keep charges low to offer more accumulation potential and help keep us resilient to market volatility.
- **Simple and transparent design:** Just like the previous version, Eclipse Accumulator II IUL's clear features and a straightforward design allow your clients to feel confident and in control of their financial future.

Discover Eclipse Accumulator II IUL

Transition rules

Eclipse Accumulator II IUL will be available Monday, March 30, 2026 in Oregon. The Eclipse Accumulator line is not available in New York.

Paper applications

- Applications received before Monday, March 30, 2026, will receive the current product, Eclipse Accumulator IUL.
- Applications received on or after Monday, March 30, 2026, will receive the new product, Eclipse Accumulator II IUL.

Electronic applications (eApp)

- eApps locked and out for signature before Saturday, March 28, 2026, will receive the current product, Eclipse Accumulator IUL.
- eApps started but not locked before Saturday, March 28, 2026, will direct the user to select the new product, Eclipse Accumulator II IUL.
- eApps started on or after Saturday, March 28, 2026, will receive the new product, Eclipse Accumulator II IUL.



PREPARE
PROTECT
SECURE

1. The Hindsight index is made up of the following indices: S&P 500®; Nasdaq-100®; Russell 2000®. The segment growth rate for a hindsight account is weighted based on relative performance of each reference index on the index credit date (60 percent from the highest performing reference index; 40 percent from the second highest; and 0 percent from the lowest). The amount credited to the policy is subject to a cap and floor.

2. If the index growth rate for a performance trigger account is positive, the segment growth rate will be equal to the trigger rate. If the index growth rate is 0.00% or less, the segment growth rate will be 0.00%.

3. Source: All illustration and benchmarking data provided by Competitor Illustration Software, January 2025. This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors, please consult each company's respective policy guide.

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.

Index crediting bonus is not available in the state of New York, is not guaranteed and may be added to the accumulation value as a reimbursement of expenses by Minnesota Life Insurance Company.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

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