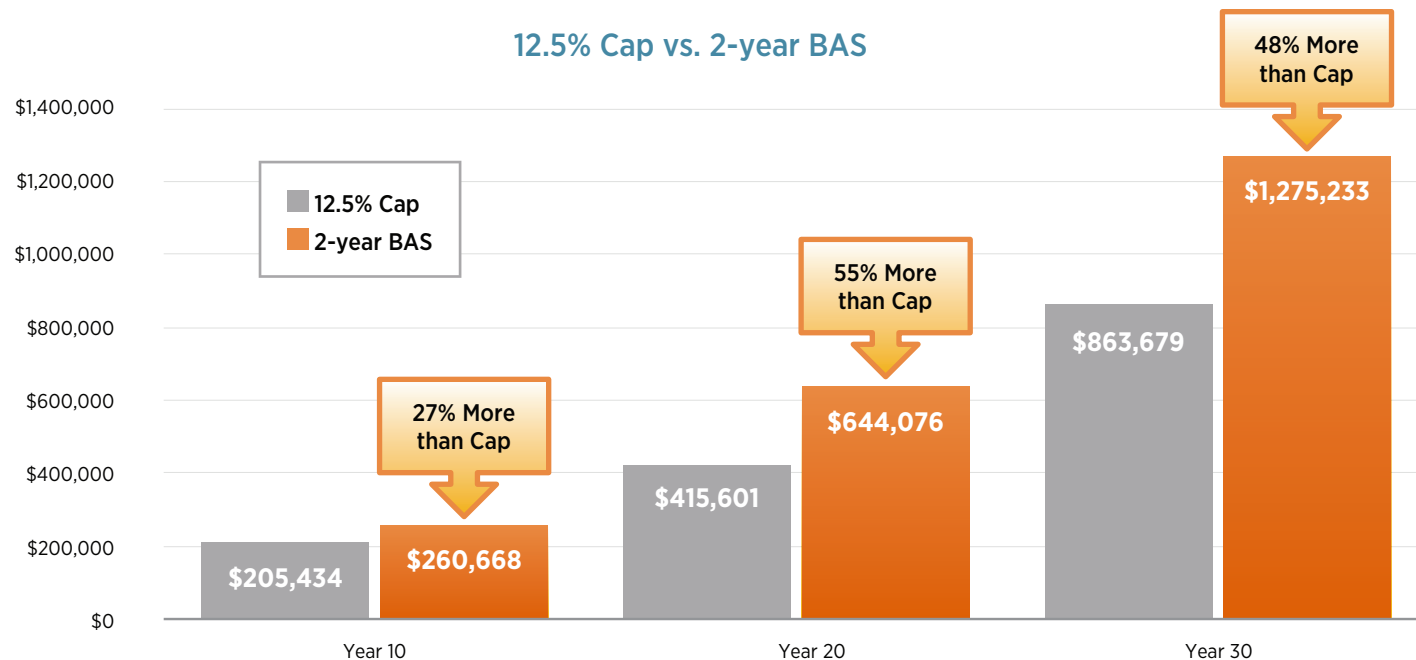


The Power of an Uncapped Strategy

Balanced Growth Advantage Indexed Universal Life Insurance

Over the last 30 years, Balanced Growth Advantage's (BGA) 2-year Balanced Allocation Strategy (BAS) would have provided over 48% more accumulation than a 12.5% capped strategy. BGA features three uncapped interest crediting strategies, subject to an index allocation and spread, offering clients greater accumulation potential than a traditional capped IUL product. The hypothetical graph below compares the accumulation value of BGA's two-year uncapped BAS to the annual 12.5% capped strategy.



Hypothetical Chart Assumptions: \$100,000 initial premium on policy issued 12/31/84 through 12/31/15. Actual deposit would take place on the third Friday of the month following the initial deposit. 12.5% Capped Account (100% S&P 500® Price Index participation up to 12.5%; 0% participation above 12.5%); 2-year BAS (85% S&P 500® Index Allocation, 15% Declared Rate Allocation, 3% Annual Declared Rate, 1% Annual Segment Spread, 110% Participation Rate), with crediting factors consistent for each new segment. Cost of insurance charges or other fees are not included. This graph does not represent the actual or hypothetical performance of any IUL product. Interest crediting within these accounts will vary based on positive changes in the underlying index. Should the index have 0% growth or decline, policy owners bear the risk that no index credit will be given to the account. Source: Minnesota Life.

This is a hypothetical example for illustrative purposes only. It is not a guarantee of future performance. Additional crediting options are available. Please see additional marketing fliers for more information.



MINNESOTA LIFE



Insurance products described here are underwritten and issued by Minnesota Life Insurance Company. Annexus Enterprises, LLC serves as a distributor of these products and is independently owned and operated.

Annexus designs insurance solutions combining principal protection with index growth opportunities. Annexus uses patented technologies developed in partnership with Genesis Financial to help individuals face their financial future with confidence.

The Balanced Growth Advantage 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 directly in an index. One can lose money in this product.

The Balanced Indexed Accounts employ a Balanced Allocation Strategy with one-year, two-year, and five-year index segments – except where noted – established monthly. The Balanced Allocation Strategy blends an equity indexed component, a declared rate component, a segment spread component and a participation rate component. Interest credits for any Balanced Indexed Account segment will never be less than zero. These policies guarantee that upon surrender, lapse or death of the insured interest will be calculated using an annual minimum interest rate of at least 2.00%.

The historical performance of an Index or Indexed Account should not be considered a representation of past or future performance for the Indexed Accounts available in the policy. The actual interest credited by an Indexed Account may be less than or greater than the non-guaranteed Assumed Interest Credits used in this example.

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