

## Orion accounts

Orion IUL's indexed and fixed account options allow your clients to customize their policy to align with their death benefit protection and accumulation strategy. They can allocate premiums to any of the options below, in any combination.

### Fixed Account

Our fixed account credits policyholders with at least 2 percent growth annually. This account earns interest daily at a fixed rate declared by Minnesota Life.

### Standard & Poor's Composite Index of 500 Stocks (S&P 500<sup>®i</sup>)

The S&P 500<sup>®</sup> is a popular index for indexed life insurance products. Our S&P 500 indexed accounts credit policies based on changes in the underlying index, which is comprised of 500 of the largest stocks in the United States. The available accounts provide your clients several allocation options based on how they believe the market will perform.

### S&P 500<sup>®</sup> Low Volatility Index

A stock index based on the 100 least volatile stocks in the S&P 500.

### Blended Index Account

Our blended index account combines weighted percentages of the S&P 500<sup>®</sup>, Russell 2000<sup>®ii</sup>, Barclays Capital U.S. Aggregate Bond Index<sup>iii</sup> and EURO STOXX 50<sup>®iv</sup> to provide a well-diversified indexed account option.

### Indexed account comparison

Indexed account	Segment term	Cap*	Floor	Participation rate*	Multiplier	Segment charge	Ideal client
S&P 500 <sup>®</sup> (Index Account A)	1 year	11%	0%	100%	NA	0%	Desires participation in the S&P 500
Blended (Index Account E)	1 year	16%	0%	100%	NA	0%	Desires opportunity for more diversification
S&P 500 <sup>®</sup> Low Volatility (Index Account G)	1 year	Uncapped	0%	85%	NA	0%	Desires uncapped upside potential and is looking to take advantage of swings in the underlying index.
S&P 500 <sup>®</sup> Low Volatility (Index Account H)	2 year	Uncapped	0%	105% with partial credits	NA	0%	
S&P 500 <sup>®</sup> with Multiplier (Index Account J)	1 year	8.5%	1%	100% Example using 8% growth: 8 x 1.10 = 8.80%	10%	0%	Desires additional downside protection (the floor of 1% and multiplier on index return)
S&P 500 <sup>®</sup> High Cap <sup>1</sup> (Index Account K)	1 year	13%	0%	100%	NA	0.5%	Desires upside potential of a higher cap at a small fee
S&P 500 <sup>®</sup> with Performance Multiplier <sup>1</sup> (Index Account L)	1 year	11%	0%	100% Example using 8% growth: 8 x 1.30 = 10.40% <sup>2</sup>	30%	1.5%	Desires participation in the S&P 500 and willing to pay a fee for greater accumulation potential.
S&P 500 <sup>®</sup> Low Volatility with Performance Multiplier <sup>1</sup> (Index Account M)	1 year	Uncapped	0%	85% Example using 8% growth: 8 x .85 x 1.30 = 8.84% <sup>2</sup>	30%	1.5%	Desires an uncapped account and willing to pay a fee for greater accumulation potential.

\*Effective September 2018.

<sup>1</sup>This indexed account employs an index segment charge, which is assessed against the value in each indexed account segment as of its segment date. We assess this charge to cover administrative costs and expenses associated with establishing the indexed account.

<sup>2</sup>This example reflects the return on the amounts swept into the index after the segment charge is taken.

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.

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.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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.

All indexed accounts available with the Indexed Universal Life Series employ a point-to-point interest crediting method with one-year index segments – except where noted – established monthly. Interest credits for any index segment may range from a minimum (0% or 1%) up to the maximum (which may be unlimited for some accounts) for that segment. These policies guarantee that the total interest credited over the life of the policies will not be less than a 2.00% effective annual interest rate.

The performance of the underlying index may exceed the offered fixed indexed growth caps. Interest crediting within these accounts will vary based on the movement of the investments within 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.

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