

Since 1880, Securian Financial Group and its affiliates have provided financial security for individuals and businesses in the form of insurance, investments and retirement plans. Now one of the nation's largest financial services providers, it is the holding company parent of a group of companies that include Minnesota Life Insurance Company.

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**Securian Retirement Distributors**

[www.securianretirementcenter.com](http://www.securianretirementcenter.com)

Products and services are provided by one or more of the following affiliates of Securian Financial Group, Inc: Minnesota Life Insurance Company, Securian Retirement Distributors, a unit of Minnesota Life, or Securian Life Insurance Company (a New York admitted insurer).  
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Securian Retirement Distributors

Retirement Plans

Our commitment to  
fiduciary responsibility

Financial security  
for the long run®



## Securian Retirement Distributors – taking responsibility for our actions.

At Securian Retirement Distributors, we take fiduciary responsibilities very seriously. That's why we fully disclose our responsibilities for the investment array we offer our retirement plan clients through our Minnesota Life Indemnification Agreement.

This agreement describes our responsibilities for selecting, monitoring and retaining the investment options we offer in our group variable annuity contracts. This commitment provides assurances that we have fiduciary duties and notifies our clients that we assume responsibility for these actions.

Our commitment to full disclosure of our fiduciary role provides you with another valuable resource to demonstrate your commitment to due diligence on behalf of your clients.

## The Minnesota Life Indemnification Agreement

*As a fiduciary under ERISA, Minnesota Life Insurance Company has the sole responsibility for the selection, monitoring and, if necessary, replacement of the investment vehicles held in the separate accounts offered under its group variable annuity contracts. These contracts and separate accounts are used exclusively to fund tax-qualified retirement plans.*

*Minnesota Life acknowledges its fiduciary responsibility for the selection of providers of investment management services with respect to these separate accounts and agrees to indemnify the owners of such contracts for any and all claims, expenses, liabilities, damages and losses which directly result from Minnesota Life's breach of this fiduciary duty under ERISA.*



Bruce P. Shay  
Senior Vice President  
Securian Retirement

experience!  
more!

Contact the Securian Sales Team at **1-877-876-4015** to learn how Securian's commitment to fiduciary responsibility can increase your sales.