

# Count on our thorough due diligence approach



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F61405 Rev 3-2009  
DOFU 3-2009  
A00552-0209

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## Securian's thorough due diligence approach

With the guidance and expertise of our Due Diligence Committee, we offer a diversified array of quality investment options. We employ a rigorous selection process and ongoing monitoring practices to help ensure that we continuously offer high-quality investments to plan sponsors and participants.

### We do the research

Our Due Diligence Committee performs extensive research on the vast array of investment options available. Our screening process narrows down the possibilities to only those investments that meet our high standards.

### Our initial screening process

First we focus on candidates with:

- A minimum three-year history
- Management tenure of at least three years
- A rating in the upper one-half of an investment's peer group

### Refining the search

We refine our search to options with:

- Proven, consistent long-term performance
- Reasonable expense ratios
- Style consistency
- Experienced management team and strategies
- Manageable asset size
- Sound risk management and controls
- Reputable fund family organization

Selecting investments is never a static process – it requires monitoring to maintain ongoing quality. We continually monitor our investment options through our comprehensive due diligence process.

### Independent third party analysis

Watson Wyatt Investment Consulting, a nationally recognized specialist in the investment consulting industry, performs an annual, independent analysis of our investment array. Watson Wyatt thoroughly analyzes each option for critical, qualitative success factors, including business management, key personnel and the underlying investment process. Extensive quantitative analysis is also performed to gain more in-depth understanding of each option.



The Securian due diligence process has earned the Centre for Fiduciary Excellence (CEFEX) certification for fiduciary acknowledgment for conducting due diligence on, and analyzing performance of, investment managers. Securian is the first organization to earn the Service Provider CEFEX designation.

### Securian's due diligence reviews

Every quarter our Due Diligence Committee scrutinizes current fund-related news and events. Information is gathered from multiple sources, including recommendations from independent investment consultants. The Committee monitors:

- Manager, organizational or strategy changes
- Legal or regulatory issues
- Large cash in flows or out flows
- Expense charge changes
- Reputation issues
- Market performance
- New products in the marketplace

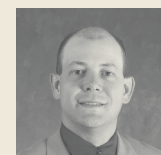
The Committee also analyzes returns, using many different statistical measures relative to an appropriate index and peer group average. Once this extensive process is complete, the Committee meets to discuss each investment option evaluation.

The results of the annual Watson Wyatt analysis and our Due Diligence Committee reviews are made available to advisors and plan sponsors to support their ongoing investment monitoring efforts.

## The Securian Due Diligence Committee

Securian fully understands the importance of a solid due diligence approach. We demonstrate our commitment to this statement by leveraging the expertise of a Due Diligence Committee dedicated to the selection and monitoring of investment options offered to our retirement plan clients.

Our Committee members bring many years of collective investment experience in addition to valuable knowledge in related fields like retirement plans, product development, pricing, and investment research.



### Kent Peterson

Chartered Financial Analyst  
Fellow of the Society of Actuaries  
Accredited Investment Fiduciary



### Jeffrey Rueber

Chartered Financial Analyst  
Accredited Investment Fiduciary  
Masters in Finance and International Business  
FINRA Series 7, 24, 63 registrations\*



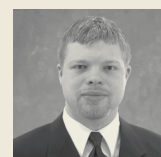
### Robert McBee

Chartered Financial Analyst  
Accredited Investment Fiduciary  
Masters in Finance  
FINRA Series 6 and 63 registrations\*



### Brian Mong

Masters in Business Administration  
Pursuing Chartered Financial Analyst designation



### Jason Sonterre

Chartered Financial Analyst  
Accredited Investment Fiduciary

### Experience More!®

Contact the Securian Sales Team at 1-877-876-401k to learn how our thorough due diligence approach can enhance your sales opportunities.

Investment options are offered through a group annuity contract issued by Minnesota Life Insurance Company.

\*Registered Representative Securian Financial Services, Inc.