

Benefits of ExpressInvest and TargetAge –

Advisors

- Simplifies communications to sponsors and participants
- Ideal Qualified Default Investment Alternative (QDIA)
- The ability to bring clients product features normally only available to large plan sponsors

Plan Sponsors

- Supports investment monitoring by using options offered under the plan
- No additional cost
- Revenue-neutral approach and no cost means straightforward expense disclosure
- Simplicity increases likelihood of participation and aids employee education

Participants

- Use of plan investments simplifies understanding of portfolio composition
- Uncomplicated - one choice and the selection process is complete
- Investment diversification is clearly shown

¹ Up to three fixed income investment options can be selected for ExpressInvest and TargetAge allocations. When using more than one fixed income option, they must be of varying risk levels.

² The portfolios are built from the variable investment options in the plan, offered under a group variable annuity contract underwritten by Minnesota Life, which will gain or lose value depending on market conditions. Participants' account values could be less or more than their initial investments. If the portfolios include the Guaranteed Return Account or the General Account, special transfer provisions may apply that impact a participant's ability to transfer money into or out of these investments. If transfer restrictions apply, dollars will be invested as close to the selected portfolio as possible.

TargetAge uses a series of allocation portfolios based on participant age and the investments available in your plan. TargetAge portfolios are based on generally accepted investment principles and consider an investor's life expectancy. Plans sponsors exercise discretion, from the available choices, over the separate account investment options which will comprise TargetAge. Participants give prior approval to have their account invested according to their age, rebalanced annually, and moved (reallocated) to a more conservative allocation portfolio as they age. The final TargetAge allocation, for those participants age 75 and older, is heavily weighted towards fixed income investment options. A participant's TargetAge effective date is the date they set up TargetAge. Depending on when the request is made, this may be the next business day.

ExpressInvest illustrative portfolios are based on the historic volatility of the asset classes represented in the allocations and consider investors' time horizons. ExpressInvest allows plan participants to determine how their account is invested by choosing from five pre-mixed portfolios built from the investment options offered in their plan. Plans sponsors exercise discretion, from the available choices, over the separate account investment options which will comprise ExpressInvest. ExpressInvest portfolios are designed for five investing styles based on years to retirement and risk tolerance. Each portfolio is diversified with varying quantities of stock and fixed income investment options.

Plan sponsors cannot elect to have TargetAge and ExpressInvest on the same plan. Participants can elect to cancel TargetAge or ExpressInvest or change their investment mix by contacting Securian at SecurianRetirementCenter.com or 1-800-233-2881.

Participants should not select TargetAge or ExpressInvest based solely on their age. TargetAge and ExpressInvest should not be construed as investment advice. Participants should select investments based on their specific goals and situation. They should consider not only age and retirement date, but risk tolerance and their individual financial situation. The separate account investment options that underlie TargetAge and ExpressInvest are not guaranteed and may increase or decrease in value. Therefore, allocations to TargetAge or ExpressInvest are not guaranteed and may increase or decrease in value. Diversification does not guarantee against loss. It is a method used to manage risk.

While using TargetAge or ExpressInvest, participants will not be able to make other investment allocation changes, transfers, or auto-rebalancing requests. Performing these transactions will automatically remove them from TargetAge or ExpressInvest, cancelling all scheduled rebalancing and reallocation transactions. If the plan no longer offers TargetAge or ExpressInvest, individual participation in it will cease, and no further rebalancing or reallocation transactions will occur. Securian may terminate the service at any time after providing written notice.

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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Automatic Investing Solutions



Simplify investment decisions with ExpressInvest™ and TargetAge™



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Financial security
for the long run®



Simple and easy at no extra cost

ExpressInvest and TargetAge, Securian's automatic investing features, help simplify investment decisions for participants without adding management complexity for plan sponsors.

The portfolios offered are comprised of investment options available under the plan. Best of all – you can offer either one to your retirement plan clients at no additional cost.

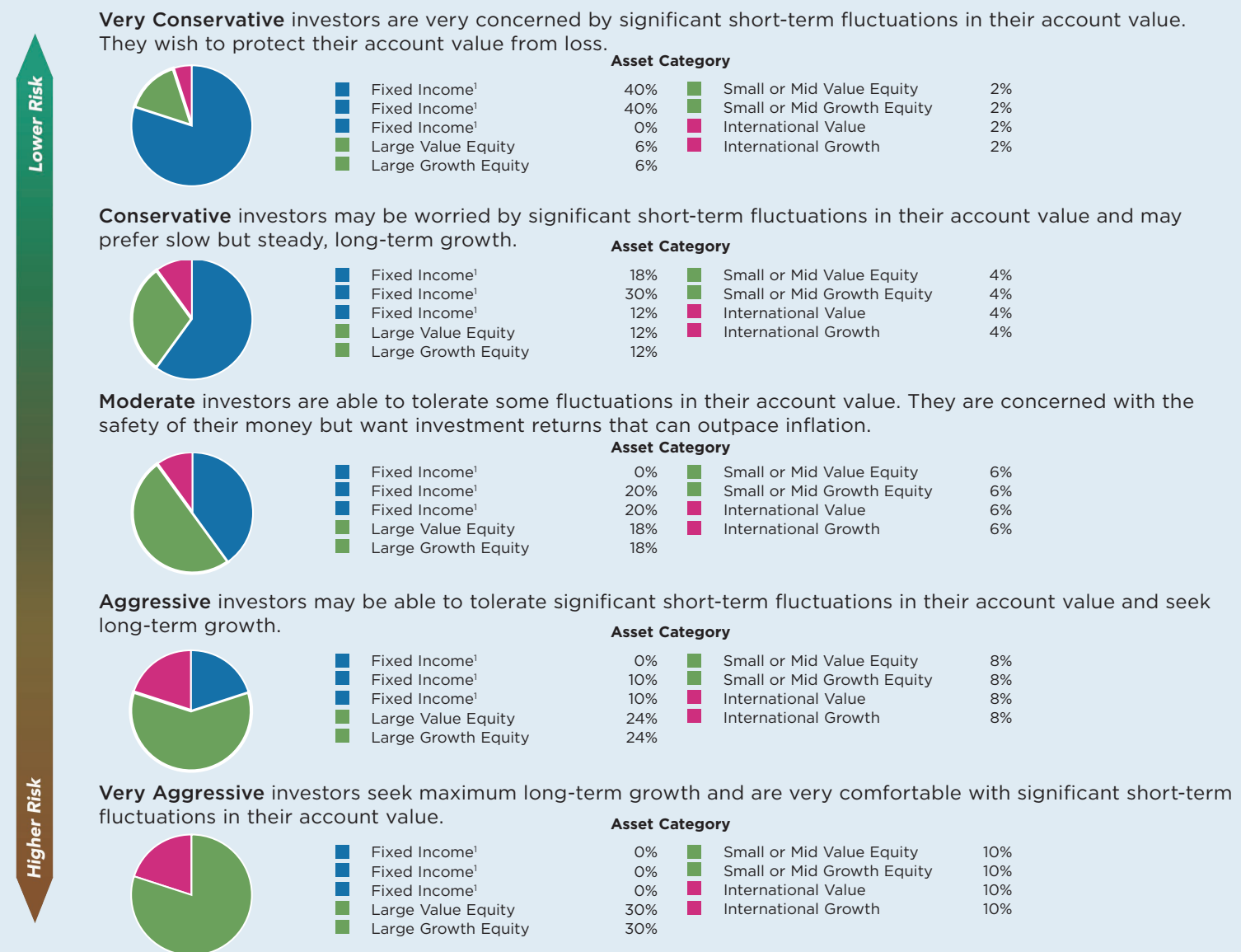
TargetAge and ExpressInvest are features of Securian's GoSmart program. It's designed to help participants overcome confusion about how much to save and where to invest, regardless of their investing skills or ability to commit to a savings program. Both options are tailored to participants who prefer a "do it for me" retirement savings plan.

ExpressInvest - supports participants with a risk-based investment selection approach.

Participants complete a short questionnaire to help determine their risk tolerance. Once completed, they are directed to a pre-mixed portfolio that matches their risk tolerance.

The ExpressInvest portfolios are automatically rebalanced each year. Participants can select a different portfolio as their circumstances change, and they can set up or cancel participation at any time.

ExpressInvest Portfolios



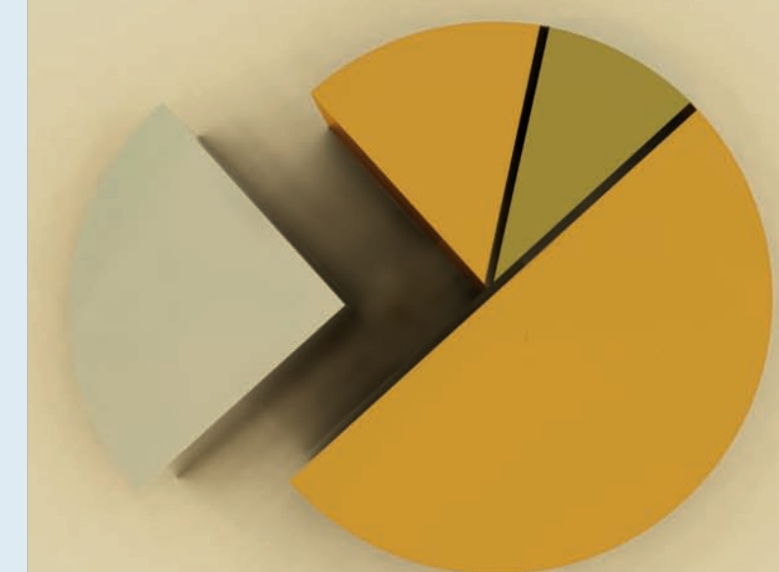
TargetAge - is an age-based investment selection approach.

Participants choose a portfolio based on their age and are automatically shifted to a more conservative allocation over time.

The portfolios are rebalanced on the anniversary of the participant's TargetAge election, and they can set up or cancel participation at any time.

TargetAge Individual Account Portfolio Progression²

Age	Up to 29	30-34	35-39	40-44	45-49	50-54	55-56	57-58	59-60	61-62	63-64	65-66	67-68	69-70	71-72	73-74	75+
Fixed Income ¹	0	0	0	0	0	0	0	0	0	3	8	13	18	25	30	35	40
Fixed Income ¹	0	2	5	7	10	12	15	17	20	22	25	27	30	32	35	37	40
Fixed Income ¹	0	3	5	8	10	13	15	18	20	20	17	15	12	8	5	3	0
Large Value Equity	30	29	27	26	24	23	21	20	18	17	15	14	12	11	9	8	6
Large Growth Equity	30	29	27	26	24	23	21	20	18	17	15	14	12	11	9	8	6
Small or Mid Value Equity	10	9	9	8	8	7	7	6	6	5	5	4	4	3	3	2	2
Small or Mid Growth Equity	10	9	9	8	8	7	7	6	6	5	5	4	4	3	3	2	2
International Value Equity	10	10	9	9	8	8	7	7	6	6	5	5	4	4	3	3	2
International Growth Equity	10	9	9	8	8	7	7	6	6	5	5	4	4	3	3	2	2



TargetAge Model Allocation Portfolios - support participants who wish to choose their own investments, but may value some assistance with the process.

With TargetAge model allocation portfolios, participants simply choose one of the portfolios based on their investing style. If they are unsure of their investing style, they can use our simple quiz to help them identify a portfolio that meets their needs.



Contact the Securian Sales Team at 1-877-876-4015 to learn how you can bring your retirement plan clients these automatic investing solutions that enhance satisfaction and help participants reach their retirement savings goals.