

## A premier retirement plan provider *that's here for the long run*



For almost 80 years, Securian Retirement, a unit of Minnesota Life Insurance Company, has been providing comprehensive retirement solutions. Our expertise includes 401(k), profit sharing, defined benefit and cash balance plans – all backed by high-quality, flexible services.<sup>1</sup> We focus on advisors and employers who desire and value a personalized approach to retirement plans at a competitive price.

### Committed to momentum and growth

We utilize a growth strategy that includes acquisitions of compatible blocks of business as competitors exit the marketplace and have completed several acquisitions to date. Our qualified plans unit contributes to the strength of our organization, accounting for 36% of corporate GAAP assets. This dedication to the retirement plan marketplace signifies that we'll be here for the long-term.

### Innovation and expertise

You can rely on Securian's expertise and outstanding service to enhance your sales and client retention efforts.

Our experience means we understand the marketplace and we leverage this knowledge to continually create innovative and valuable services to support plan management and retirement savings.

- One of the first financial services companies to offer a transactional participant web site
- Have always used revenue sharing to reduce investment option expenses
- Initiate an annual, third party review of our investment array
- Continually provide new features at no additional cost
- Offer an Indemnification Agreement defining our responsibilities related to the selection and monitoring of our separate accounts
- Personal, dependable service from retirement plan specialists located across the country. In 2008, 94%<sup>2</sup> of our retirement plan clients remained with us – an impressive percentage in light of the challenging economic times.

### Industry Recognition

- **CEFEX** – Our due diligence process has earned the Centre for Fiduciary Excellence (CEFEX) designation.
- **PLAN SPONSOR** – Earned 152 "Best in Class" awards from PLANSPONSOR Magazine (2000-2008).
- **DALBAR** – Our participant statements and web site have been awarded for the DALBAR Seal of Excellence for eight consecutive years.
- **Boston Research Group Advisor Satisfaction and Loyalty Study** – Securian has consistently earned high ratings (2006-2008).

**We back the quality of our retirement programs with our corporate financial strength »**

<sup>1</sup> Securian's retirement plan products are offered through a group variable annuity contract issued by Minnesota Life Insurance Company.

<sup>2</sup> Industry average as of 6/30/08 is 92.4%, LIMRA 401(k) Scorecard.

# Securian Financial Group

## Financial Stability

Securian consistently maintains high ratings,<sup>1</sup> excellent asset quality and capital strength. We demonstrate our ability to provide long-term financial security for our customers every day.

At Securian, we take a long-term approach to our business, and we have purposefully built our capital strength to weather economic shocks and market volatility.

- **Our balance sheet is strong.** We have a high quality, well-diversified investment portfolio.
- **Investment quality.** The majority of our life insurance affiliate's general account assets are invested in fixed income securities, primarily high quality bonds and mortgages. As of 12/31/2008, 96.9 percent of those bonds were classified as investment grade and there were no corporate mortgage delinquencies in our investment portfolio.
- **Capital and surplus-to-liabilities ratio.** Our capital and surplus-to-liabilities ranked first in our peer group<sup>2</sup> as of 12/31/2008.<sup>3</sup>

## Mutual tradition allows long-term perspective

Our mutual holding company structure provides our clients a clear advantage. Because we are not a publicly traded company, we are able to focus on our customers' interests, rather than the often-competing interests of stockholders. This approach is best for our customers and allows us to be a partner in your success.

experience!  
more!

Contact the Securian Sales team at **1-877-876-401(k)** to learn how you can benefit from our retirement plan expertise and our corporate financial strength.

<sup>1</sup> For information about the ratings agencies and our current rankings, go to [securian.com/financials](http://securian.com/financials).

<sup>2</sup> Our group of peer companies consists of Aegon USA, AIG, CUNA Mutual, Great West Life, Guardian Life, Hartford, ING, John Hancock, Lincoln Financial, Mass Mutual, Metropolitan Life, Nationwide, New York Life, Northwestern Mutual, Pacific Life, Principal Financial, Prudential, Sun Life, Western & Southern.

<sup>3</sup> A.M. Best Statistical Study. Capital surplus and liabilities are factors used by major independent ratings agencies that analyze the financial soundness and claims paying ability of insurance companies. The guarantees of the general account are backed by the financial strength and claims-paying ability of the applicable life insurance company affiliate.

**For financial professional use only. Not for use with the public.**



SECURIAN®

Financial security for the long run.®

INSURANCE | INVESTMENTS | RETIREMENT

**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, a unit of Minnesota Life, or Securian Life Insurance Company (a New York admitted insurer).

400 Robert Street North, St. Paul, MN 55101-2098  
©2009 Securian Financial Group, Inc. All rights reserved.

F62258 Rev 4-2009  
DOFU 4-2009  
A01128-0309

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 offer a broad range of financial services.