

Eclipse Accumulator and Eclipse Protector II Accounts

Eclipse Accumulator and Eclipse Protector II 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

Fixed-interest account that earns interest daily at a fixed rate and credits a minimum of 2 percent growth annually

Standard & Poor's 500® Index (S&P 500®)ⁱ

Credits based on the performance of the 500 largest publicly traded U.S. companies

EURO STOXX 50® Indexⁱⁱ

Based on the performance of the 50 largest publicly traded European companies

S&P 500® Low Volatility Indexⁱ

Credits based on changes in value for the 100 least volatile stocks in the S&P 500® Index

Rainbow Index

Combines weighted percentages of S&P 500®ⁱ, EURO STOXX 50®ⁱⁱ and S&P 500 Low Volatility Indexⁱ based on performance of the reference indices using 50 percent of the highest performing account, 30 percent from the second highest and 20 percent from the third.

S&P PRISMSM Indexⁱ

A broadly diversified index drawing from a mix of asset classes including Equities, Bonds, Commodities and Cash. This dynamic index reallocates daily - taking into account market indicators, risk and momentum.

Indexed account	Segment term	Cap*		Floor	Participation rate*		Ideal client
		Eclipse Accumulator	Eclipse Protector II		Eclipse Accumulator	Eclipse Protector II	
S&P 500® (Indexed Account A)	1 year	10.00%	8.50%	0%	100%		Desires index crediting that references the S&P 500®
EURO STOXX 50® (Indexed Account F)	1 year	13%	11.50%	0%	100%		Desires index crediting that references the Euro STOXX 50® Index
S&P 500® Low Volatility (Indexed Account G)	1 year	Unlimited		0%	65%	60%	Desires uncapped upside potential and is looking to take advantage of swings in the underlying index
Rainbow Indexed Account 1	1 year	10%	8.75%	0%	100%		Desires a set-it-and-forget-it indexing strategy based on performance of the reference indices
S&P PRISM Index (Indexed Account O)	1 year	Unlimited	Not available	0%	200%	Not available	Desires a strategy that offers diversified asset classes and daily rebalancing designed to provide consistent growth through changing environments

*Effective for policy dates on or after 9/15/2023. Cap and participation rates are subject to change. Please see your financial professional website for current information.

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 these products.

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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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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