INSURANCE COMPANY GENERAL ACCOUNT

The general accounts are backed by the financial strength and claims-paying ability of the insurance company that offers the accounts. The company promises to pay interest on the principal at a rate stated by the company from time to time that will not decrease below a stated minimum. Some restrict the ability to transfer and withdraw funds. General Accounts are sometimes said to be "guaranteed;” this refers to the assurance of the company that it will protect the principal and pay interest at the stated rate, based solely on its financial strength and claims-paying ability, rather than on any back-up support by any third party.

Securian Retirement Services Funds
Minnesota Life General Account Limited Insurance Company

BOND FUNDS

These funds invest in bonds issued by corporations and governments. The risk to principal is higher than in the general accounts. The level of risk will depend on the quality of the bond and the time to maturity. Lower quality bonds and long-term bonds have a higher level of risk with the potential for a higher rate of return. Higher quality bonds and short-term bonds have a lower risk and usually a lower rate of return.

Fidelity Funds
Fidelity Capital & Income
Fidelity Conservative Income Bond
Fidelity Corporate Bond
Fidelity Floating Rate High Income
Fidelity Focused High Income
Fidelity GNMA
Fidelity Global Bond
Fidelity Global High Income
Fidelity Government Income
Fidelity High Income
Fidelity Inflation-Protected Bond
Fidelity Limited Term Bond
Fidelity Limited Term Gov’t Bond
Fidelity Intermediate Bond
Fidelity Intermediate Government Income
Fidelity International Bond
Fidelity Investment Grade Bond
Fidelity Mortgage Securities
Fidelity New Markets Income
Fidelity Short Duration High Income
Fidelity Short-Term Bond
Fidelity Spartan Inflation-Protected Bond Index Fund
Fidelity Spartan Intermediate Treasury Bond Index
Fidelity Spartan Long-term Treasury Bond Index
Fidelity Spartan Short-term Treasury Bond Index
Fidelity Spartan U.S. Bond Index
Fidelity Strategic Advisor Core Income Multimanager
Fidelity Strategic Advisers Income Opportunities

Fidelity Strategic Income
Fidelity Strategic Real Return
Fidelity Total Bond
Fidelity Treasury Fund

Securian Retirement Services Funds
Advantus Bond
Advantus International Bond
Advantus Mortgage Securities
American Funds IS Global Bond
American Funds IS US Government/AAA

Vanguard Funds
Vanguard Emerging Markets Gov’t Bond Index
Vanguard GNMA
Vanguard High-Yield Corporate
Vanguard Inflation-Protected Securities
Vanguard Intermediate-Term Bond Index
Vanguard Intermediate-Term Investment Grade
Vanguard Intermediate-Term Treasury
Vanguard Long-Term Bond Index
Vanguard Long-Term Investment Grade
Vanguard Long-Term Treasury
Vanguard Short-Term Bond Index
Vanguard Short-Term Federal
Vanguard Short-Term Inflation Protected Index
Vanguard Short-Term Investment Grade
Vanguard Short-Term Treasury
Vanguard Total Bond Market Index
HYBRID FUNDS
These funds invest in several different categories of investments (e.g., stocks, bonds, short-term money market securities). Generally, these funds have a higher level of risk than fixed-income funds with the potential for a higher rate of return. Hybrid funds include “asset allocation” funds, which have a specific allocation among stock, bond, and short-term investments. This allocation will change depending on market conditions and interest rates. Another type is a “balanced” fund, which maintains a specific mix of stock, bonds, and short-term investments. This allocation remains fairly stable or changes within a narrow range. Finally, “income” funds invest in dividend-paying stocks and bonds primarily for the purpose of realizing current income.

Fidelity Funds
Fidelity Asset Manager 20%
Fidelity Asset Manager 30%
Fidelity Asset Manager 40%
Fidelity Asset Manager 50%
Fidelity Asset Manager 60%
Fidelity Asset Manager 70%
Fidelity Balanced
Fidelity Freedom 2005
Fidelity Freedom 2010
Fidelity Freedom 2015
Fidelity Freedom 2020
Fidelity Freedom 2025
Fidelity Freedom 2030
Fidelity Freedom 2035
Fidelity Freedom 2040
Fidelity Freedom 2045
Fidelity Freedom 2050
Fidelity Freedom 2055
Fidelity Freedom 2060
Fidelity Freedom Income
Fidelity Global Balanced
Fidelity Global Strategies
Fidelity Puritan
Fidelity Strategic Advisers Multi-Manager 2005 through 2060
Fidelity Strategic Advisers Multi-Manager Income
Fidelity Strategic Dividend & Income
PAX World Balanced Investor Class Fund

Securian Retirement Services Funds
Ivy VIP Balanced Portfolio

Vanguard Funds
Vanguard Balanced Index
Vanguard Lifeflystrategyl Conservative Growth
Vanguard Lifeflystrategyl Growth
Vanguard Lifeflystrategyl Income
Vanguard Lifeflystrategyl Moderate Growth
Vanguard STAR
Vanguard Target Retirement 2010 Fund
Vanguard Target Retirement 2015 Fund
Vanguard Target Retirement 2020 Fund
Vanguard Target Retirement 2025 Fund
Vanguard Target Retirement 2030 Fund
Vanguard Target Retirement 2035 Fund
Vanguard Target Retirement 2040 Fund
Vanguard Target Retirement 2045 Fund
Vanguard Target Retirement 2050 Fund
Vanguard Target Retirement 2055 Fund
Vanguard Target Retirement 2060 Fund
Vanguard Target Retirement Income Fund
Vanguard Wellesley Income
Vanguard Wellington

MONEY MARKET FUNDS
These funds generally keep a stable net asset value (NAV) while investing in short-term money market instruments that pay a rate of interest that varies with market rates.

Fidelity Funds
Fidelity Cash Reserves
Fidelity Gov’t Money Market
Fidelity Gov’t Money Market-Premium Class
Fidelity Retirement Gov’t Money Market
Fidelity Retirement Money Market
Fidelity Treasury Fund
Fidelity Treasury Only Money Market

Securian Retirement Services Fund
Advantus Money Market

Vanguard Funds
Vanguard Admiral Treasury Money Market
Vanguard Federal Money Market
Vanguard Prime Money Market
STOCK FUNDS

These funds invest in the common stock of a variety of companies, selected according to the specific investment objectives of the fund. Stock funds will have a greater principal risk, but they also provide an opportunity for a higher rate of return than other types of investments.

Funds vary by the size (capitalization) of the companies whose stock they purchase and the countries where those companies are located. Funds may invest in large, mid-sized, or small companies (large-cap, mid-cap, or small-cap funds). Some funds invest only in U.S. companies (domestic stock funds), in foreign companies (foreign or international funds), or both (global or world funds).

Fidelity Funds
Fidelity Asset Manager 85%
Fidelity Blue Chip Growth
Fidelity Blue Chip Value
Fidelity Canada
Fidelity Capital Appreciation
Fidelity China Region
Fidelity Contrafund
Fidelity Convertable Securities
Fidelity Disciplined Equity
Fidelity Diversified International
Fidelity Dividend Growth
Fidelity EMEA
Fidelity Emerging Asia
Fidelity Emerging Markets
Fidelity Emerging Markets Discovery
Fidelity Equity Dividend Income
Fidelity Equity Income
Fidelity Europe
Fidelity Event Driven Opportunities
Fidelity Export and Multinational
Fidelity
Fidelity Focused Stock
Fidelity Four-in-One Index
Fidelity Global Commodity Stock
Fidelity Global Equity Income
Fidelity Growth & Income
Fidelity Growth Company
Fidelity Growth Discovery
Fidelity Growth Strategies
Fidelity Independence
Fidelity International
Fidelity International Capital Appreciation
Fidelity International Discovery
Fidelity International Enhanced Index
Fidelity International Growth
Fidelity International Real Estate
Fidelity International Small-Cap
Fidelity International Small-Cap Opportunities
Fidelity International Value
Fidelity Japan
Fidelity Japan Smaller Companies
Fidelity Large-Cap Core Enhanced Index
Fidelity Large-Cap Growth Enhanced Index
Fidelity Large-Cap Growth Index Fund
Fidelity Large-Cap Growth Index Fund–Premium Class
Fidelity Large-Cap Stock
Fidelity Large-Cap Value Enhanced Index
Fidelity Large-Cap Value Index Fund–Premium Class
Fidelity Latin America
Fidelity Leveraged Company Stock
Fidelity Low-Priced Stock
Fidelity Magellan
Fidelity Mega-Cap Stock
Fidelity Mid-Cap Enhanced Index
Fidelity Mid-Cap Stock
Fidelity Mid-Cap Value
Fidelity NASDAQ Composite Index
Fidelity New Millenium
Fidelity Nordic
Fidelity OTC Portfolio
Fidelity Overseas
Fidelity Pacific Basin
Fidelity Real Estate Income
Fidelity Real Estate Investment
Fidelity Select Air Transportation
Fidelity Select Automotive
Fidelity Select Banking
Fidelity Select Biotechnology
Fidelity Select Brokerage and Inv Management
Fidelity Select Chemicals
Fidelity Select Communication Equipment
Fidelity Select Computers
Fidelity Select Construction & Housing
Fidelity Select Consumer Discretionary
Fidelity Select Consumer Finance
Fidelity Select Consumer Staples
Fidelity Select Defense & Aerospace
Fidelity Select Electronics
Fidelity Select Energy
Fidelity Select Energy Service
Fidelity Select Environment and Alternative Energy
Fidelity Select Financial Services
Fidelity Select Gold
Fidelity Select Health Care
Fidelity Select Industrial Equipment
Fidelity Select Industrials
Fidelity Select Insurance
Fidelity Select IT Services
Fidelity Select Leisure
Fidelity Select Materials Portfolio
Fidelity Select Medical Delivery
Fidelity Select Medical Equipment/Systems
Fidelity Select Multimedia
Fidelity Select Natural Gas
Fidelity Select Natural Resources
Fidelity Select Pharmaceuticals
Fidelity Select Retailing
Fidelity Select Software/Computer Services
Fidelity Select Technology
Fidelity Select Telecommunications
Fidelity Select Transportation
Fidelity Select Utilities Growth
Fidelity Select Wireless
Fidelity Small-Cap Discovery
Fidelity Small-Cap Enhanced Index
Fidelity Small-Cap Growth
Fidelity Small-Cap Stock
Fidelity Small-Cap Value
Fidelity Spartan 500 Index
Fidelity Spartan Emerging Market Index
Fidelity Spartan Extended Market Index
Fidelity Spartan Global Ex-U.S. Index
Fidelity Spartan International Index
Fidelity Spartan Mid-Cap Index
Fidelity Spartan Real Estate Index
Fidelity Spartan Small-Cap Index
Fidelity Spartan Total Market Index
Fidelity Stock Selector All Cap
Fidelity Stock Selector Mid Cap
Fidelity Stock Selector Large-Cap Value
Fidelity Stock Selector Small Cap
Fidelity Strategic Advisers Core Multimanager
Fidelity Strategic Advisers Emerging Markets
Fidelity Strategic Advisers Growth Multimanager
Fidelity Strategic Advisers International Multimanager
STOCK FUNDS CONTINUED

Fidelity Strategic Advisers Small-Mid Cap Multimanager
Fidelity Strategic Advisers Value Multimanager
Fidelity Telecom and Utilities
Fidelity Total Emerging Markets
Fidelity Total International Equity
Fidelity Total International Index Fund-Premium Class
Fidelity Trend
Fidelity Value
Fidelity Value Discovery
Fidelity Value Strategies
Fidelity Worldwide

Securian Retirement Services Funds
Advantus Index 400 Mid-Cap
Advantus Index 500
Advantus Real Estate Securities
American Funds IS Global Growth
American Funds IS Global Small Cap
American Funds IS International
American Funds IS New World
Franklin Small-Mid Cap Growth Securities
Janus Aspen Forty
Janus Aspen Overseas
Templeton Developing Markets Securities
Ivy VIP Core Equity Portfolio
Ivy VIP Growth Portfolio
Ivy VIP International Core Equity
Ivy VIP Micro-Cap Growth Portfolio
Ivy VIP Small-Cap Growth Portfolio
Ivy VIP Small-Cap Value Portfolio
Ivy VIP Value Portfolio

Vanguard Funds
Vanguard Capital Opportunity
Vanguard Capital Value
Vanguard Convertible Securities
Vanguard Developed Markets Index
Vanguard Diversified Equity
Vanguard Dividend Appreciation Index
Vanguard Dividend Growth
Vanguard Emerging Markets Stock Index
Vanguard Emerging Select Stock
Vanguard Energy
Vanguard Equity Income
Vanguard European Stock Index
Vanguard Explorer
Vanguard Explorer Value
Vanguard Extended Market Index
Vanguard FTSE All-World ex-U.S. Index
Vanguard FTSE All-World ex-U.S. Small-Cap Index
Vanguard FTSE Social Index
Vanguard Global Equity
Vanguard Growth and Income
Vanguard Growth Index
Vanguard Health Care
Vanguard High Dividend Yield Index
Vanguard Institutional Index
Vanguard International Explorer
Vanguard International Growth
Vanguard International Value
Vanguard Large Cap Index
Vanguard Mid-Cap Growth
Vanguard Mid-Cap Growth Index
Vanguard Mid-Cap Index
Vanguard Mid-Cap Value Index
Vanguard Morgan Growth
Vanguard Pacific Stock Index
Vanguard Precious Metals and Mining
Vanguard PRIMECAP
Vanguard PRIMECAP Core
Vanguard REIT Index
Vanguard Selected Value
Vanguard Small-Cap Growth Index
Vanguard Small-Cap Index
Vanguard Small-Cap Value Index
Vanguard Strategic Equity
Vanguard Strategic Small Cap Equity
Vanguard Total International Stock Index
Vanguard Total Stock Market Index
Vanguard Total World Stock Index
Vanguard U.S. Growth
Vanguard U.S. Value
Vanguard Value Index
Vanguard Windsor
Vanguard Windsor II

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