Take this short quiz to help determine your investing style.

1. In pursuit of higher long-term returns, I am willing to accept annual returns that vary ...
   - Greatly: 4
   - Significantly: 3
   - Moderately: 2
   - Somewhat: 1
   - Very little: 0

2. I’m willing to tolerate periodic declines in the value of my retirement account if that’s what it takes to achieve potentially higher long-term returns.
   - Strongly agree: 4
   - Agree: 3
   - Agree somewhat: 2
   - Disagree somewhat: 1
   - Strongly disagree: 0

3. My concern over the long-term effect of inflation on my retirement account is ...
   - Very high: 4
   - High: 3
   - Moderate: 2
   - Low: 1
   - Very Low: 0

4. I expect to start withdrawing from my retirement plan money in ...
   - More than 20 years: 16
   - 16 to 20 years: 12
   - 11 to 15 years: 8
   - 6 to 10 years: 4
   - 5 or less years (in retirement): 0

Your Total Score: [ ]

WANT HELP?
Call 1-800-421-3334 to speak with a Securian Plan Specialist or to schedule a personal meeting.
Match your total score to a portfolio below.

See the Model Portfolios on the next page for a possible investment breakdown.

<table>
<thead>
<tr>
<th>Total Score</th>
<th>Investing style</th>
<th>General characteristics</th>
<th>General Bond</th>
<th>US Stock</th>
<th>International Stock</th>
</tr>
</thead>
</table>
| 0-8         | Conservative            | • Less than five years before retirement income is needed or are currently in retirement and withdrawing from your account  
• Wish to protect your account value from loss  
• A cautious investor | General Bond 80%  
US Stock 16%  
International Stock 4% |
| 9-12        | Moderately Conservative | • Less than 10 years before retirement income is needed or are currently in retirement and withdrawing from your account  
• Are concerned by short-term fluctuations in your account value  
• Prefer slow but steady, long-term growth  
• A moderately cautious investor | General Bond 60%  
US Stock 32%  
International Stock 8% |
| 13-16       | Moderate                | • Ten to 15 years before retirement income is needed  
• Mainly interested in investments with growth potential but desire greater diversification  
• Somewhat concerned about inflation  
• Willing and able to accept moderate levels of risk | General Bond 40%  
US Stock 48%  
International Stock 12% |
| 17-20       | Moderately Aggressive   | • More than 15 years before retirement income is needed  
• Concerned about inflation  
• An investor with a desire for greater diversification  
• Can tolerate short-term market down periods and volatility to achieve greater long-term growth | General Bond 20%  
US Stock 64%  
International Stock 16% |
| 21+         | Aggressive              | • More than 20 years before retirement income is needed  
• Very concerned about inflation  
• Have a high return expectation for your investments  
• Younger and/or an investor willing to take on more extreme levels of risk and performance volatility to maximize portfolio value over the long-term | US Stock 80%  
International Stock 20% |
Securian Model Portfolios

Faculty 401(a) Retirement Plan Portfolio

Conervative
- 80% General Account Limited\(^1\)
- 12% Vanguard\(^a\) Institutional Index\(^2\)
- 4% Vanguard\(^a\) Extended Market Index\(^2, 3\)
- 4% Vanguard Total International Stock Index\(^2, 4, 5\)

Moderately Conservative
- 60% General Account Limited\(^1\)
- 24% Vanguard\(^a\) Institutional Index\(^2\)
- 8% Vanguard\(^a\) Extended Market Index\(^2, 3\)
- 8% Vanguard Total International Stock Index\(^2, 4, 5\)

Moderate
- 40% General Account Limited\(^1\)
- 36% Vanguard\(^a\) Institutional Index\(^2\)
- 12% Vanguard\(^a\) Extended Market Index\(^2, 3\)
- 12% Vanguard Total International Stock Index\(^2, 4, 5\)

Moderately Aggressive
- 20% General Account Limited\(^1\)
- 48% Vanguard\(^a\) Institutional Index\(^2\)
- 16% Vanguard\(^a\) Extended Market Index\(^2, 3\)
- 16% Vanguard Total International Stock Index\(^2, 4, 5\)

Aggressive
- 60% Vanguard Institutional Index\(^2\)
- 20% Vanguard\(^a\) Extended Market Index\(^2, 3\)
- 20% Vanguard Total International Stock Index\(^2, 4, 5\)

Optional 403(b) and 457 Retirement Plan Portfolios

Conervative
- 80% General Account Limited\(^1\)
- 12% SFT Advantus Index 500\(^6\)
- 4% SFT Advantus Index 400 Mid-Cap\(^5, 6\)
- 4% Ivy Funds VIP International Core Equity\(^4\)

Moderately Conservative
- 60% General Account Limited\(^1\)
- 24% SFT Advantus Index 500\(^6\)
- 8% SFT Advantus Index 400 Mid-Cap\(^5, 6\)
- 8% Ivy Funds VIP International Core Equity\(^4\)

Moderate
- 40% General Account Limited\(^1\)
- 36% SFT Advantus Index 500\(^6\)
- 12% SFT Advantus Index 400 Mid-Cap\(^5, 6\)
- 12% Ivy Funds VIP International Core Equity\(^4\)

Moderately Aggressive
- 20% General Account Limited\(^1\)
- 48% SFT Advantus Index 500\(^6\)
- 16% SFT Advantus Index 400 Mid-Cap\(^5, 6\)
- 16% Ivy Funds VIP International Core Equity\(^4\)

Aggressive
- 60% SFT Advantus Index 500\(^6\)
- 20% SFT Advantus Index 400 Mid-Cap\(^5, 6\)
- 20% Ivy Funds VIP International Core Equity\(^4\)
1 The guarantees of the General Account and General Account Limited are subject to the financial strength and claims paying ability of Minnesota Life.

2 Vanguard and the ship logo are trademarks of The Vanguard Group, Inc.

3 Investments in small, mid or micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity.

4 Investment risks associated with international investing, in addition to other risks, generally will include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

5 Investments in emerging markets involve heightened risks due to their smaller size, decreased liquidity and exposure to political turmoil or rapid changes in economic conditions not normally experienced by more developed countries.

6 “Standard & Poor’s®”, “S&P®”, “S&P 500®”, “Standard & Poor's Mid-Cap 400®”, and “S&P Mid-Cap 400®” are trademarks of the McGraw-Hill Companies, Inc. and have been licensed for use by the Fund. The Fund is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of investing in the Fund. This sub-account seeks investment results generally corresponding to the Index from which the sub-account takes its name. You may not invest directly in an Index.

These risk-based portfolios created by Securian do not recognize your individual financial situation. They are only meant as helpful examples and are not recommendations or advice. Your portfolio allocation decision should reflect your unique goals and needs. If a portfolio is subsequently changed, your allocation will not automatically be changed.

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