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>
<tbody>
<tr>
<td>0-8</td>
<td>Conservative</td>
<td>• 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</td>
<td>80%</td>
<td>16%</td>
<td>4%</td>
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<tr>
<td>9-12</td>
<td>Moderately Conservative</td>
<td>• 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</td>
<td>60%</td>
<td>32%</td>
<td>8%</td>
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<tr>
<td>13-16</td>
<td>Moderate</td>
<td>• 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</td>
<td>40%</td>
<td>48%</td>
<td>12%</td>
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<tr>
<td>17-20</td>
<td>Moderately Aggressive</td>
<td>• 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</td>
<td>20%</td>
<td>64%</td>
<td>16%</td>
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<tr>
<td>21+</td>
<td>Aggressive</td>
<td>• 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</td>
<td>80%</td>
<td></td>
<td>20%</td>
</tr>
</tbody>
</table>
Securian Model Portfolios

Faculty 401(a) Retirement Plan Portfolio

**CONSERVATIVE**
- 80% General Account Limited
- 12% Vanguard Institutional Index
- 4% Vanguard Extended Market Index
- 4% Vanguard Total International Stock Index

**MODERATELY CONSERVATIVE**
- 60% General Account Limited
- 24% Vanguard Institutional Index
- 8% Vanguard Extended Market Index
- 8% Vanguard Total International Stock Index

**MODERATE**
- 40% General Account Limited
- 36% Vanguard Institutional Index
- 12% Vanguard Extended Market Index
- 12% Vanguard Total International Stock Index

**MODERATELY AGGRESSIVE**
- 20% General Account Limited
- 48% Vanguard Institutional Index
- 16% Vanguard Extended Market Index
- 16% Vanguard Total International Stock Index

**AGGRESSIVE**
- 60% Vanguard Institutional Index
- 20% Vanguard Extended Market Index
- 20% Vanguard Total International Stock Index

Optional 403(b) and 457 Retirement Plan Portfolios

**CONSERVATIVE**
- 80% General Account Limited
- 12% SFT Index 500
- 4% SFT Index 400 Mid-Cap
- 4% Ivy Funds VIP International Core Equity

**MODERATELY CONSERVATIVE**
- 60% General Account Limited
- 24% SFT Index 500
- 8% SFT Index 400 Mid-Cap
- 8% Ivy Funds VIP International Core Equity

**MODERATE**
- 40% General Account Limited
- 36% SFT Index 500
- 12% SFT Index 400 Mid-Cap
- 12% Ivy Funds VIP International Core Equity

**MODERATELY AGGRESSIVE**
- 20% General Account Limited
- 48% SFT Index 500
- 16% SFT Index 400 Mid-Cap
- 16% Ivy Funds VIP International Core Equity

**AGGRESSIVE**
- 60% SFT Index 500
- 20% SFT Index 400 Mid-Cap
- 20% Ivy Funds VIP International Core Equity
The guarantees of the General Account and General Account Limited are subject to the financial strength and claims paying ability of Minnesota Life.

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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.

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.

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.

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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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