

## Product Highlights



### Special features

- Now with three Index Account Choices
- Optional Death Benefit Guarantee Rider\*
- Cash Accumulation Guarantee of 3 percent upon death or contract termination
- Compensation based on two year rolling target premiums

Indexed characteristics	
<b>Indexed crediting method</b>	Point-to-point with annual reset
<b>Account allocation</b>	Fixed, Indexed (based on the performance of a market index) or both
Product details	
<b>Policy type</b>	Flexible premium universal life with an interest crediting option tied to the performance of a market index
<b>Issue ages</b>	0 to 85 based on 'age nearest' birthday
<b>Minimum face</b>	\$100,000 for all ages
<b>Maximum COI charges</b>	Based on 2001 CSO Table which has rates to age 121
<b>Death benefit test</b>	Guideline Premium Test (GPT) or Cash Value Accumulation Test (CVAT) chosen only at issue
<b>Death benefit options</b>	Level, Increasing or Sum of Premiums
<b>Index Account choices</b>	S&P 500 <sup>®1</sup> with 100 percent participation, Dow Jones World-Ex. U.S. <sup>SM2</sup> with 100 percent participation, S&P 500 <sup>®</sup> with 140 percent participation (lower cap)
<b>Issue classes</b>	Preferred Select (Non-Tobacco only), Preferred, Standard, Special Risk, Tobacco, Non-Tobacco
<b>Surrender charge</b>	Applies for the first 10 years after issue or face increase
<b>Interest options</b>	Fixed, Indexed or combination
<b>Minimum guaranteed interest rates</b>	Fixed Interest account is 3 percent; Indexed account is 0 percent; Contract minimum interest rate is 3 percent cumulative average per year upon death or termination of contract (less surrender charges and withdrawals)
<b>Premium mode</b>	Annual, semi-annual, quarterly and monthly; Minimum payment for any frequency is \$50
<b>Loans</b>	Fixed or variable loan interest
<b>Fixed loan rates</b>	4 percent interest charged in arrears, 3 percent interest credited in year 1-10, 3.9 percent interest credited in years 11+
<b>Variable loan rate charged</b>	Will vary with an outside index – the greater of 4 percent or the Moody's Corporate Bond Yield Average
<b>Variable loan interest credited</b>	Credited the same as the accumulation value of the policy; Net variable loan cost could be positive or negative. See examples included on a variable loan illustration
<b>Compensation</b>	Based on a two-year rolling target premium
<b>Optional agreements*</b>	Accelerated Benefit, Death Benefit Guarantee, Term Insurance, Waiver of Charges or Premium, Interest Accumulation Agreement, Early Values Agreement, Surrender Value Enhancement Agreement, Overloan Protection Agreement

\*Additional charges and restrictions may apply.

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## MINNESOTA LIFE

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