

Choosing a Quality Company

An Important Buying Decision

Experts agree that you should consider insurance companies that receive high ratings, based on the financial strength and claims-paying ability of the company, from the major insurance rating agencies.¹

As of 6/23/09, Securian Financial Group's² member company ratings are:

A.M. Best	A+ (Superior) – Second highest of 16 ratings
Fitch	AA- (Very Strong) – Fourth highest of 19 ratings
Standard & Poor's	AA- (Very Strong) – Fourth highest of 21 ratings
Moody's	Aa3 (Excellent) – Fourth highest of 21 ratings

Securian ranks among the **16** most highly rated insurance company groups rated by all four major rating agencies.

Following is a list of company groups (parent companies and subsidiaries) that are rated by all four rating agencies and meet or exceed our ratings:

- American Family
- AXA
- Great-West Life
- Guardian
- Manulife Financial
- Massachusetts Mutual
- Metropolitan Life
- New York Life
- Northwestern Mutual
- RiverSource Life
- Securian Financial Group/Minnesota Life/Securian Life
- State Farm
- Sun Life
- TIAA-CREF
- USAA Life
- Western & Southern

Minnesota Life's Comdex ranking is 95 (as of 6/15/09). More information about Comdex rankings on other side.

¹Ratings for financial strength and claims-paying ability are important; however they are not reflective of the performance of any registered securities or variable subaccounts. All ratings information as of 6/23/09.

²Securian Financial Group, Inc., is a part of an insurance company holding group. These ratings are assigned to the following Securian Financial Group member companies: Minnesota Life Insurance Company and Securian Life Insurance Company.

Minnesota Life's Comdex ranking is **95** (as of 6/15/09)

What are Comdex rankings?

Comdex rankings are a composite index on a scale from 1 to 100 that seeks to show where a company stands in comparison to other ranked companies. The ranking is calculated based on ratings issued by A.M. Best, Standard & Poor's, Moody's Investors Service and Fitch. A company only needs to be rated by any two rating agencies to receive a Comdex ranking. Comdex rankings are assigned to individual companies rather than company groups.

Comdex rankings are not ratings and the firm issuing Comdex rankings, EbixLife, is not a rating agency.

What does our Comdex ranking mean?

Minnesota Life's ranking of 95 means only five percent of life insurance companies have a better Comdex ranking than Minnesota Life. Minnesota Life's Comdex ranking can go up or down based on changes in our own ratings or in the ratings of other companies. The timing of adjustments to Minnesota Life's Comdex rankings trails any ratings changes by several weeks.

How are Comdex rankings calculated?

EbixLife, uses its VitalSigns software to calculate Comdex rankings. They assign percentile rankings for each rating service from 1 (lowest) to 100 (highest). Percentile rankings for each rating agency are proprietary.

What are the benefits of using the Comdex ranking?

There is currently no universal scale that relates rating agency scores to each other, which makes it difficult to interpret or compare ratings information from different rating agencies. For example, an A+ rating from Fitch means something different than an A+ rating from Standard & Poor's. The Comdex ranking seeks to eliminate those differences.

For more information about Comdex rankings you may visit their website at www.ebixlife.com

Securian Financial Group, Inc.
www.securian.com

Insurance products offered by Minnesota Life Insurance Company or Securian Life Insurance Company (a New York admitted insurer), Securities offered through **Securian Financial Services, Inc.** Member FINRA/SIPC.
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