

## Two new index options for Eclipse Product Suite

### Coming February 20, 2012

Minnesota Life adds two new index options to the Eclipse Indexed Life Product Suite. These new additions offer more diversification and potential for higher interest crediting for indexed life insurance clients.

A three-year point-to-point index segment on the S&P 500® brings potential for higher interest crediting. A blended index will offer diversification capabilities with the S&P 500®, Russell 2000®, EURO STOXX 50® and Barclays Capital U.S. Aggregate Bond Index.

#### New index options

- S&P 500® with 3-year point-to-point segment length and 140 percent participation
  - Higher cap than S&P 500® 1-year point-to-point
- A blended index featuring:
  - S&P 500® - 35%
  - Russell 2000® - 10%
  - EURO STOXX 50® - 20%
  - Barclays U.S. Aggregate Bond - 35%

The Eclipse Indexed Life product suite now features five index crediting options.

#### Dow Jones Global ex-U.S. Index<sup>SM</sup>

A stock index that represents 95 percent of European market capitalization at the regional level, 95 percent of all other developed markets at the country level and 95 percent of emerging markets as a group.

#### S&P 500®

The Standard & Poor's 500® is a stock index that includes 500 of the largest stocks, in terms of stock market value, in the United States.

#### Russell 2000®

The Russell 2000® Index measures the performance of the small-cap segment of the U.S. equity universe. It includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership.

#### Barclays Capital U.S. Aggregate Bond Index

The U.S. Aggregate covers the investment-grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS.

#### EURO STOXX 50®

The EURO STOXX 50® Index is Europe's leading Blue-chip index for the Eurozone and provides a Blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 12 Eurozone countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal and Spain.

**It's no question why more and more clients are discovering indexed life insurance for their families' protection. With two new indexed options, you can provide higher crediting potential and more diversification choices with the Eclipse Indexed Life Product Suite.**

Dow Jones Global ex-U.S. Index<sup>SM</sup> is a service mark of Dow Jones & Company, Inc. and has been licensed for use by Minnesota Life Insurance Company. This policy is not sponsored, endorsed, sold or promoted by Dow Jones & Company, Inc. and Dow Jones & Company, Inc. makes no representation regarding the advisability of purchasing this policy. The term "Dow Jones Global ex-U.S. Index<sup>SM</sup>", refers to the "Dow Jones Global ex-U.S. Index<sup>SM</sup>" Composite Stock Price Index.

S&P 500<sup>®</sup>, Standard & Poor's 500<sup>®</sup> index, Standard & Poor's<sup>®</sup>, "S&P<sup>®</sup>", "S&P 500<sup>®</sup>", "Standard & Poor's 500<sup>®</sup>", and "500" are trademarks of Standard & Poor's and have been licensed for use by Minnesota Life Insurance Company ("Minnesota Life"). The Eclipse, Eclipse Survivor and Eclipse Protector Indexed Life Insurance Policies ("the Policies") are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product.

The Policies are not sponsored, endorsed, sold or promoted by Standard & Poor's ("S&P") or its third party licensors. Neither S&P nor its third party licensors makes any representation or warranty, express or implied, to the owners of the Policies or any member of the public regarding the advisability of investing in securities generally or in the Policies particularly or the ability of the S&P 500<sup>®</sup> (the "Index") to track general stock market performance. S&P's and its third party licensor's only relationship to Minnesota Life is the licensing of certain trademarks and trade names of S&P and the third party licensors and of the Index which is determined, composed and calculated by S&P or its third party licensors without regard to Minnesota Life or the Policies. S&P and its third party licensors have no obligation to take the needs of Minnesota Life or the owners of the Policies into consideration in determining, composing or calculating the Index. Neither S&P nor its third party licensors is responsible for and has not participated in the determination of the prices and amount of the Policies or the timing of the issuance or sale of the Policies or in the determination or calculation of the equation by which the Policies is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the Policies.

NEITHER S&P, ITS AFFILIATES NOR THEIR THIRD PARTY LICENSORS GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS OR COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN OR ANY COMMUNICATIONS, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATIONS (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P, ITS AFFILIATES AND THEIR THIRD PARTY LICENSORS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS OR DELAYS THEREIN. S&P MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE MARKS, THE INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P, ITS AFFILIATES OR THEIR THIRD PARTY LICENSORS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE.

Barclays Capital Inc. and its affiliates ("Barclays") is not the issuer or producer of Eclipse, Eclipse Survivor and Eclipse Protector Index Life Insurance Policies ("the Policies") and Barclays has no responsibilities, obligations or duties to investors in the Policies. The Barclays Capital U.S. Aggregate Bond Index is a trademark owned by Barclays Bank PLC and licensed for use by Minnesota Life Insurance Company ("Minnesota Life") as the Issuer of the Policies. While Minnesota Life may for itself execute transaction(s) with Barclays in or relating to the Barclays Capital U.S. Aggregate Bond Index, the Policies investors shall not acquire any interest in Barclays Capital U.S. Aggregate Bond Index nor do they enter into any relationship of any kind whatsoever with Barclays upon making an investment in the Policies. The Policies is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Policies or use of the Barclays Capital U.S. Aggregate Bond Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Barclays Capital U.S. Aggregate Bond Index or any data included therein.

The EURO STOXX 50<sup>®</sup> is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The interest crediting for the Eclipse Indexed Life Insurance Policy based on the Index are in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

Russell Investment Group. Russell 2000<sup>®</sup> Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000<sup>®</sup> Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000<sup>®</sup> is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index. Russell 2000<sup>®</sup> is a registered service mark of Frank Russell Company. The Eclipse Index Life Insurance Policy (the Policies) is not sponsored, endorsed, sold or promoted by Russell Investment Group and the Russell Investment Group makes no representation regarding the advisability of the Policies or use of the Russell 2000<sup>®</sup> Index or any data included therein.

Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell<sup>®</sup> is a trademark of Russell Investment Group.