

IMPORTANT INFORMATION ABOUT THIS ILLUSTRATION

- The illustration that follows represents the premium being paid on a monthly basis. The illustrated monthly premium does not satisfy the minimum initial premium. Your monthly premium is \$411.33 and your minimum initial premium is \$681.75. The minimum initial premium amount of \$681.75 is required to issue the policy and covers the first three months of policy charges.
- The minimum initial premium is greater than the illustrated monthly premium, so if you submit the minimum initial premium followed by your illustrated monthly premium, the total annual premium may exceed the premium illustrated by the end of the policy year. To avoid this, you may want to consider submitting multiple months of the illustrated monthly premium amount and then start monthly EFT drafts in a later month.

Life Insurance Policy Illustration

Accumulator VUL

Flexible Premium Variable Universal Life Insurance

Prepared For
Daniel Mackenzie Yerger

Presented By
DANIEL M YERGER

October 26, 2018

This illustration uses Minnesota Life Accumulator VUL - (07-660~/14-20018~ or ICC14-20018)

This hypothetical illustration is intended to show how assumptions affect the policy's Accumulation Value and Death Benefit, and it may not be used to project or predict investment results. The illustration includes computations that show the effects of a hypothetical investment rate, current cost of insurance charges, expense charges and unit value credit, along with calculations that show the effect of a hypothetical investment rate, maximum cost of insurance charges and maximum expense charges. The actual Accumulation Value and Death Benefit will vary based on a number of factors including the timing and amount of premium payments as well as the investment results of the underlying accounts you select.

No representations can be made by Minnesota Life or the fund that these hypothetical rates of return can be achieved for any one year or sustained over any period of time.

The "NET" variable sub-account investment return is the "GROSS" annual investment return reduced by the investment expenses, as illustrated 7.50%.

The current crediting rate on all funds in the Guaranteed Interest Account (GIA) is 3.50%. This rate is a net rate and may change monthly, but it will never be less than 2.00%

This material may contain general tax information. You should consult your tax and legal advisor regarding your own tax situation.

This is an illustration based upon information provided by you (the customer) or your financial professional. Securian Financial Group and its affiliates are not responsible for the accuracy of the information provided. The illustration and related materials should not be considered investment advice by Securian or a recommendation to engage in (or refrain from) a particular course of action. If you are looking for investment advice or recommendations, please contact your financial professional.

~State variations apply.

This illustration must be preceded or accompanied by a current prospectus. You should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information. Please read the prospectuses carefully before investing.

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Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)
Flexible Premium Variable Universal Life Insurance

Minnesota Life Accumulator VUL is a flexible premium variable universal life insurance policy. You select the amount of insurance and the death benefit option when we issue the policy. Your policy will provide a Death Benefit if the insured's death occurs while the policy is in force. The amount payable in the event of death is reduced by any policy loans and accrued loan interest.

Minnesota Life Accumulator VUL provides premium payment flexibility, allowing you to vary the amount and timing of your premium payments. However, it is important that you make sufficient premium payments to maintain the policy's valuable insurance protection. When we receive your premium payments, we deduct a premium charge and place the remaining amount into your policy's Accumulation Value.

You may allocate your policy's Accumulation Value to various sub-account options. Your policy's Accumulation Value will increase when the value of the sub-accounts increases. Additional details regarding the sub-account options can be found on the "Investment Choices" pages of this illustration and in the prospectus.

Administration and insurance charges will be deducted from your policy's Accumulation Value each month. In addition, transaction charges may apply if you request changes be made to your policy. Your policy will remain active as long as the Accumulation Value less any policy loans and accrued loan interest remains greater than zero.

Important Information about your Life Insurance Illustration

Proposed Insured:	Daniel Mackenzie Yerger Male, Issue Age 28 Preferred Select, Non-Tobacco
Initial Base Death Benefit:	\$1,000,000
Initial Death Benefit Option:	Increasing
Initial Annual Premium Outlay*:	\$4,935.96
Annual Planned Premium Amount:	\$4,935.96
Illustrated Premium Frequency:	Monthly (\$411.33)
Minimum Initial Premium:	\$681.75
Death Benefit Qualification Test:	GPT
MEC Status:	This contract is not a MEC at issue.
Optional Agreements:	Accelerated Death Benefit for Chronic Illness Agreement \$1,000,000 2% Accelerated Death Benefit for Terminal Illness Agreement Overloan Protection Agreement

* A Solve For Amount solve was used to determine this value.

This is a life insurance illustration and not a contract. This illustration is intended to demonstrate the impact of premium payments and policy charges on the Accumulation Value and Death Benefit under a set of assumptions. This illustration is not intended to predict or project actual performance. This illustration reflects certain assumptions about the amount and timing of your premium payments and how you may utilize the policy's options. Your actual use of the policy is likely to vary from these assumptions and this will cause the actual policy performance to differ from this illustration.

The non-guaranteed values in this illustration assume that all premium outlays, net of premium charges, are allocated into the sub-accounts selected on the "Variable Sub-account" pages of this illustration. This illustration also assumes that the non-guaranteed elements will continue unchanged for all years. This is not likely to occur, and actual performance may be more or less favorable than shown in this illustration.

Please review your policy for a complete description of all policy features and benefits.

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Flexible Premium Variable Universal Life Insurance

Investment Choices and Disclosure Page

This illustration assumes an average annual investment management fee of 0.50% for the portion of the Accumulation Value allocated to the variable sub-accounts. This average is based upon the following allocations:

	Net Investment Expense*	Allocation#
Large Cap Value		
Fidelity® VIP Equity-Income - Initial Class ¹⁴	0.46	
SFT T. Rowe Price Value Fund	0.58	
Vanguard® VIF Diversified Value Portfolio ¹³	0.27	
Vanguard® VIF Equity Income Portfolio ¹³	0.31	
Large Cap Growth		
Ivy VIP Core Equity - Class II ⁹	0.50	
Ivy VIP Growth - Class II ⁹	0.55	
Janus Henderson VIT Research - Institutional Shares ^{1, 17}	0.61	
SFT Index 500 - Class 1 ^{2, 11, 18, 20}	0.10	
SFT Ivy SM Growth Fund ¹⁹	0.52	
SFT Wellington Core Equity Fund - Class 1 ²¹	0.65	
Vanguard® VIF Capital Growth Portfolio ¹³	0.36	
Vanguard® VIF Total Stock Market Index Portfolio ¹³	0.15	
Small/Mid Cap Value		
Franklin Small Cap Value VIP Fund - Class 1	0.51	
Small/Mid Cap Growth		
Fidelity® VIP Mid Cap - Initial Class ¹⁴	0.53	
SFT Index 400 Mid-Cap - Class 1 ^{2, 11, 18, 20}	0.22	
SFT Ivy SM Small Cap Growth Fund ¹⁹	0.77	
Vanguard® VIF Small Company Growth Portfolio ¹³	0.34	
Guaranteed		
Guaranteed Interest Account	N/A	
Money Market		
Vanguard® VIF Money Market Portfolio ^{1, 8, 13}		
US Domestic Short-Term Bond		
Vanguard® VIF Short-Term Investment-Grade Portfolio ¹³	0.16	
US Domestic Intermediate-Term Bond		
SFT Core Bond - Class 1 ^{11, 18, 20}	0.45	
SFT Mortgage Securities - Class 1 ^{11, 18, 20}	0.65	
Vanguard® VIF Total Bond Market Index Portfolio ¹³	0.15	
High Yield Bond		
Vanguard® VIF High Yield Bond Portfolio ¹³	0.28	
International Bond		
SFT International Bond - Class 1 ^{11, 18, 20}	0.99	

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Investment Choices and Disclosure Page – Continued

	Net Investment Expense*	Allocation#
International Large Cap		
AB VPS International Value - Class A	0.85	
Ivy VIP International Core Equity - Class II ⁹	0.72	
Janus Henderson VIT Overseas - Institutional Shares ^{3,17}	0.57	
MFS® VIT II International Value - Initial Class ²²	0.70	
Vanguard® VIF International Portfolio ¹³	0.39	
Emerging Markets Equity		
Morgan Stanley VIF Emerging Markets Equity - Class II ^{11,15}	0.80	
Asset Allocation		
Morningstar Aggressive Growth ETF Asset Allocation - Class I ¹²	0.50	100%
Morningstar Balanced ETF Asset Allocation - Class I ¹²	0.51	
Morningstar Conservative ETF Asset Allocation - Class I ¹²	0.55	
Morningstar Growth ETF Asset Allocation - Class I ¹²	0.49	
Morningstar Income and Growth ETF Asset Allocation - Class I ¹²	0.54	
Ivy VIP Asset Strategy - Class II ⁹	0.57	
Vanguard® VIF Balanced Portfolio ¹³	0.23	
Managed Volatility		
AB VPS Dynamic Asset Allocation - Class B	0.73	
Ivy VIP Pathfinder Moderate-Mgd Vol - Class II ^{4,5,6,9}	0.88	
PIMCO Global Diversified Allocation - Advisor Class	0.98	
SFT Dynamic Managed Volatility ¹⁸	0.66	
SFT Managed Volatility Equity ¹⁸	0.73	
TOPS® Managed Risk Flex ETF Portfolio ¹⁰	0.78	
Real Estate Equities		
SFT Real Estate Securities - Class 1 ^{11,18,20}	0.75	
Sector		
Ivy VIP Science & Technology - Class II ⁹	0.72	
Natural Resources & Commodities		
Ivy VIP Natural Resources - Class II ^{9,16,18}	0.91	

* Net investment expense assumes the application of any unit value credit paid by the insurance company at the sub-account level, which, depending upon the sub-account chosen may be zero. The unit value credit is paid by Minnesota Life and is based upon certain 12b-1 fees and revenue sharing received by Minnesota Life. The unit value credit varies among the sub-accounts and its payment is not guaranteed by Minnesota Life.

Account Value and Allocation percentage represents the value in each sub-account and may not total 100% due to rounding.

The asset classes used here are provided by Securian Financial Services, Inc. ("Securian Financial"). Securian Financial reviews and updates the analysis on an annual basis. Securian Financial Services uses holdings based analysis as the primary determinant of investment style and asset class, but may supplement this analysis with returns based style analysis or qualitative information. Holdings based analysis is a technique that analyzes the underlying holdings of a fund to identify the overall style of the fund at a point in time or over a particular time period. Because the funds are classified according to their actual underlying holdings, the classification may not correspond to the stated investment style as described by the fund's prospectus or other documents or by other ranking firms. A fund's asset class category is subject to change at any time. **You should read the fund's prospectus carefully to understand the risks and objectives of the fund before you invest in it.**

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Asset Class Disclosures

Here is a list of the risks associated with the variable insurance product's underlying investment choices. For specific risks related to each investment, see the prospectus.

Asset Allocation: Neither diversification nor asset allocation guarantee against loss, they are methods used to manage risk. Because these funds deploy an asset allocation strategy, investment risks may vary. One should consult the prospectus for details.

Managed Volatility: Although Managed Volatility Portfolios seek to minimize the impact of market downturns, their hedging strategies may limit some upside potential. As with any variable investment, investing in Managed Volatility Portfolios involves investment risk, including the loss of principal. Neither diversification nor asset allocation guarantee against loss, they are methods used to manage risk. Because these funds deploy an asset allocation strategy, investment risks may vary. One should consult the prospectus for details.

Small/Mid Cap Growth and Small/Mid Cap Value: 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.

Natural Resources & Commodities: Investments in commodities and natural resources involve heightened risk due to leveraging and speculative investment practices, lack of periodic valuation requirements and potentially complex tax structures.

Real Estate: Investment risks associated with real estate investing, in addition to other risks, include rental income fluctuation, depreciation, property tax value changes, and differences in real estate market values.

International Bond: Investment risks associated with international investing, in addition to other risks, may include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets. Debt obligations are affected by changes in interest rates and the creditworthiness of their issuers.

International Large Cap: Investment risks associated with international investing, in addition to other risks, may include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

Sector: Investments that focus in one sector may involve a greater degree of risk and volatility than an investment with greater diversification.

U.S. Domestic Short/Intermediate/Long-Term Bond: Investments in fixed income securities are subject to the creditworthiness of their issuers and interest rate risk. As such, the net asset value of bond and real estate funds will fall as interest rates rise.

High Yield: High yield, lower-rated (junk) bonds generally have greater price swings and higher default risks. Debt obligations are affected by changes in interest rates and the creditworthiness of their issuers.

Emerging 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.

¹ **You could lose money by investing in this money market portfolio. Although the underlying fund seeks to preserve its value of your investment at \$1.00 per share, it cannot guarantee it will do so. The portfolio may impose a fee upon withdrawals or may temporarily suspend withdrawals if the portfolio's liquidity falls below required minimums because of market conditions or other factors. An investment in the portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The portfolio's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time.**

² "Standard & Poor's®," "S&P®," "S&P500®," "Standard & Poor's 500®," "Standard & Poor's MidCap 400®," and "S&P MidCap 400®" are registered trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Securian Funds Trust. SFT Advantus Index 400 Mid-Cap and SFT Advantus Index 500 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 Funds. These sub-accounts seek investment results generally corresponding to the Index from which the sub-account takes its name. You may not invest directly in an Index.

³ Janus Henderson is a trademark of Janus Henderson Investors. The name Janus Henderson Investors includes HGI Group Limited, Henderson Global Investors (Brand Management) Sarl and Janus International Holding LLC.

⁴ The Ivy VIP Pathfinder Managed Volatility Portfolios' investment manager, Ivy Investment Management Company, manages the investments in the underlying funds. An investment sub-advisor, Securian Asset Management, Inc., manages the volatility management strategy.

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Investment Choices and Disclosure Page – Continued

- ⁵ Each Ivy VIP Pathfinder Portfolio's risk designation is relative only to the other Portfolios and does not represent comparisons to any other investment.
- ⁶ The performance of each Ivy VIP Pathfinder Portfolio is dependent on the performance of its underlying funds, and each Portfolio will assume the risks associated with its underlying funds. Because an investor is investing in funds indirectly through the Portfolio, the investor will pay a proportionate share of the applicable expenses of the underlying funds, as well as the expenses of the particular Portfolio. Please consult the prospectus for additional information about fees and expenses.
- ⁷ The guarantees for the Guaranteed Interest Account are based on the financial strength and claims paying ability of Minnesota Life.
- ⁸ The Money Market Portfolio's current yield is based on investment income for the 7-day period. The effective yield assumes reinvested income. The yield quotation more closely reflects the current earnings of the money market fund than the total return quotation.
- ⁹ The Ivy Variable Insurance Portfolios, Inc. are managed by Ivy Investment Management Company and distributed by Ivy Distributors, Inc.
- ¹⁰ The TOPS® Managed Risk ETF Portfolios are managed by ValMark Advisers, Inc. and distributed by Northern Lights Distributors, LLC. and Milliman Financial Risk Management, LLC serves as the sub-advisor. Northern Lights Distributors, LLC is not affiliated with ValMark Advisers, Inc., Milliman Financial Risk Management, LLC or Securian Financial Group.
- ¹¹ Performance shown for periods prior to the inception of the share class used in this product is hypothetical and reflects the historical results of the underlying share class adjusted to reflect the impact Rule 12b-1 Distribution Plan fees would have had on that share class had the share class then existed. The share classes invest in the same portfolio of securities and will have similar performance, except to the extent that expenses borne by each class differ.
- ¹² The Morningstar ETF Allocation Series Portfolios are not Exchange Traded Funds (ETFs), instead they consist of five risk-based asset allocation portfolios that invest in underlying ETFs, which are typically open-end investment companies or unit investment trusts. ETFs entail the same risks as direct stock ownership and portfolios structured as "fund of funds" will entail the same risks associated with the underlying funds and may have higher expenses than underlying funds purchased directly in the Separate Account.
- ¹³ Vanguard and/or the ship logo are trademarks of The Vanguard Group, Inc.
- ¹⁴ FIDELITY, FIDELITY INVESTMENTS, FIDELITY INVESTMENTS and Pyramid logo, and Contrafund are registered service marks of FMR LLC. Used with permission.
- ¹⁵ Effective May 1, 2017, Morgan Stanley UIF Emerging Markets Equity was renamed Morgan Stanley VIF Emerging Markets Equity.
- ¹⁶ Effective April 28, 2017, Ivy VIP Global Natural Resources was renamed Ivy VIP Natural Resources.
- ¹⁷ Effective on or about May 30, 2017, and subject to certain shareholder and regulatory approvals, Janus and Henderson Group plc are expected to combine businesses. Effective as of the date of the merger, each Portfolio's name will change to reflect "Janus Henderson VIT" as part of the Portfolio's name.
- ¹⁸ Effective on May 1, 2018 Advantus Capital Management, Inc. changed its name to Securian Asset Management, Inc. Effective as of the date of the name change, each Portfolio's name changed to reflect the removal of "Advantus" as part of the Portfolio's name. In addition, the SFT Advantus Bond Fund was renamed SFT Core Bond Fund.
- ¹⁹ 'Ivy' is the service mark of Ivy Distributors, Inc., an affiliate of the Waddell and Reed Investment Management Company, the fund's sub-advisor.
- ²⁰ Non-standardized performance shown for periods prior to the inception of the share class used in this product is hypothetical and reflects the historical results of the underlying share class adjusted to reflect the impact Rule 12b-1 Distribution Plan fees would have had on that share class had the share class then existed. The share classes invest in the same portfolio of securities and will have similar performance, except to the extent that expenses borne by each class differ.

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²¹ Effective November 20, 2017, Wellington Management Company LLP replaced FIAM, LLC as sub-adviser to the SFT Pyramis Core Equity Fund. Consequently, the fund's name has changed to SFT Wellington Core Equity Fund. Please see the fund prospectus for additional information about the sub-adviser change. You may obtain a copy of the prospectus at www.securianfunds.com/prospectus.

²² Invests in MFS® Variable Insurance Trust II Initial Class.

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Partial Surrenders and Policy Loans

Partial Surrenders can be made at any time and reduce both the Accumulation Value and the Death Benefit. The minimum partial surrender is \$500. Partial surrenders incur a transaction charge that is deducted from the Accumulation Value. No surrender charges apply when a partial surrender is made. Surrender charges are only applicable upon full policy surrender.

Your policy also provides you the option of taking a policy loan with a fixed interest rate. In the event of death, surrender or policy termination, the proceeds payable will be reduced by any policy loans and accrued loan interest. The Surrender Value and Death Benefit shown in this illustration reflect the automatic repayment of policy loans and accrued loan interest.

Loan interest is charged at an annual rate of 4.00% in all years and is due at the end of the policy year. The portion of the Accumulation Value securing the loan balance is allocated to a loan account and will be credited interest at an annual rate of 3.00% in policy years 1 through 10 and at an effective annual rate of 3.90% in policy years 11 and beyond. We reserve the right to change the current rate credited in any year but it will never be lower than 3.00%.

Taxation of Life Insurance Policies

This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

A policy will qualify as life insurance under Internal Revenue Code Section 7702 if it meets one of two alternative tests, the Guideline Premium Test or the Cash Value Accumulation Test. Failure to qualify as life insurance will have adverse tax consequences.

This illustration uses the Guideline Premium Test, which requires that the sum of premiums less any non-taxable partial surrenders at any point in time does not exceed the Guideline Premium Limit. The Guideline Premium Limit is the greater of the Guideline Single Premium or the sum of the Guideline Annual Premiums at such time. The policy as shown in this illustration has an initial Guideline Single Premium equal to \$99,062.49 and an initial Guideline Annual Premium equal to \$24,100.69. Guideline premiums are calculated at policy issue but must be recalculated upon certain changes in the terms or benefits of the policy. The Guideline Premium Test also requires that the death benefit payable under the policy at any time is at least equal to an applicable percentage of the Accumulation Value.

The policy's Accumulation Value may grow to the point where we will increase the Death Benefit in order to ensure that the policy will continue to satisfy Section 7702 of the Internal Revenue Code. When this happens, Minnesota Life reserves the right to limit premium payments.

The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). Distributions from Modified Endowment Contracts, excluding death benefit payments, are taxed differently and may be subject to a 10% IRS penalty tax. The annual premium to avoid Modified Endowment Contract status in the first seven years for the policy as shown in this illustration is \$26,622.08. Based upon the assumptions used in this illustration, the policy would not be considered a Modified Endowment Contract (MEC) based upon our interpretation of the Internal Revenue Code.

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Optional Agreement Descriptions

Optional Agreements are available with your policy. Additional monthly charges may apply when these agreements are exercised or added to the policy.

Accelerated Death Benefit for Terminal Illness Agreement - Provides for an accelerated payment of a portion of the death benefit if the insured is certified as having a terminal condition. The death benefit and surrender value will be reduced upon payment of the accelerated death benefit for terminal illness.

Accelerated Death Benefit for Chronic Illness Agreement - Provides for accelerated monthly payments of the death benefit if the insured is certified as being chronically ill. The death benefit and surrender value will be reduced upon payment of the monthly chronic illness benefit payment.

Accelerated Death Benefit for Chronic Illness Agreement Underwriting Class: Preferred

Business Continuation Agreement (NOT ILLUSTRATED) - The Business Continuation Agreement (BCA) provides a guaranteed increase without evidence of insurability up to the BCA Option Amount upon the death of a designated life. Multiple designated lives can be added to the same policy. Each designated life will have an associated Increase Option Amount that can vary between designated lives.

Corporate Enhanced Values Agreement (NOT ILLUSTRATED) - This agreement is designed to meet the needs of a traditional Corporate Owned Life Insurance (COLI) sale where there are multiple insureds under one case. It will waive the Surrender Charge and provide an Enhancement Benefit which is an amount that will be added to the accumulation value if the policy is surrendered.

Early Values Agreement (NOT ILLUSTRATED) - Eliminates the surrender charges associated with your policy. The result is higher cash surrender values in the early years of the policy versus policies with the same specifications without this agreement. The Accumulation Value is decreased as an additional monthly charge applies for this agreement. The Early Values Agreement cannot be removed.

Family Term Agreement - Children (NOT ILLUSTRATED) - Provides low cost term insurance on all children of the insured. Expires when the youngest child reaches 25.

Guaranteed Insurability Option Agreement (NOT ILLUSTRATED) - This agreement guarantees you the option to add an additional coverage layer on the insured's life without providing additional evidence of insurability.

Guaranteed Insurability Option for Business Agreement (NOT ILLUSTRATED) - This agreement guarantees you the option to increase the face amount of this policy without providing evidence of insurability. This agreement is only available for business owned or business sponsored cases.

Inflation Agreement (NOT ILLUSTRATED) - Allows an increase to the face amount every three years based on increases in the Consumer Price Index (CPI).

Interest Accumulation Agreement (NOT ILLUSTRATED) - Provides that the death benefit of the policy will provide for the face amount of the policy plus cumulative premiums with compounded interest.

Overloan Protection Agreement - Provides that your policy will not terminate even if the unloaned portion of the Accumulation Value is insufficient to cover policy charges. You may exercise this agreement only if your policy is not a Modified Endowment Contract (MEC) at the time the option is exercised and the other conditions described in the agreement are satisfied.

Premium Deposit Account Agreement (NOT ILLUSTRATED) - Allows for the payment of premiums for the life insurance policy on an annual basis, using amounts withdrawn from a premium deposit account.

Term Insurance Agreement (NOT ILLUSTRATED) - Provides additional insurance on the life of the insured to age 100. The Term Insurance Agreement is intended to supplement your policy's death benefit when you have an insurance need that may be temporary in nature. Although the initial cost of the total death benefit may be lower with this agreement, the long-term charges could be higher than with all base policy coverage.

Waiver of Charges Agreement (NOT ILLUSTRATED) - Provides for waiver of the monthly insurance and administrative charges for as long as the insured is disabled, if the insured is disabled prior to age 60.

The Waiver of Charges Agreement cannot be combined with the Waiver of Premium Agreement on the same policy.

Waiver of Premium Agreement (NOT ILLUSTRATED) - Provides for a specified premium to be credited to the policy monthly for as long as the insured is disabled, if the insured is disabled prior to age 60.

The Waiver of Premium Agreement cannot be combined with the Waiver of Charges Agreement on the same policy.

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Definition of Column Headings Used in This Illustration

Accumulation Value - When premiums are paid, the balance, after premium charges are deducted, goes into the policy's Accumulation Value. The Accumulation Value grows as interest is credited to the policy or the value in the sub-accounts grows. Once each month, administrative and insurance charges are deducted from the Accumulation Value. Partial surrenders also reduce the Accumulation Value. It is illustrated as of the end of the policy year.

Age - The proposed insured's age on the birthday nearest the beginning of the policy year.

Current and Guaranteed Maximum Charges - Current charges are the amounts that we now charge and these charges are not guaranteed. We can change the current charges at any time but may not charge more than the guaranteed maximum charges.

Death Benefit - The amount payable upon the death of the insured. This amount is illustrated as an end of year value and is net of any policy loans and accrued loan interest or partial surrenders taken from the Accumulation Value.

Net Outlay - Premium Outlay plus any loan repayments less partial surrenders or policy loans.

Non-Guaranteed Values - The values shown as "non-guaranteed" in this illustration are calculated using an assumed non-guaranteed interest, non-guaranteed growth rate in the sub-accounts, and non-guaranteed administrative and insurance charges. These non-guaranteed elements may be changed at our discretion but cannot be less favorable to you than the policy's guarantees. This illustration assumes that the non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

Premium Outlay - The amount of premium that the owner intends to pay. This illustration assumes that the premium is paid at the beginning of each modal period.

Surrender Value - The amount payable in the event of full policy surrender. It is equal to the Accumulation Value less any surrender charges and any policy loans and accrued interest. Surrender charges are applied in the event of full policy surrender during the first ten policy years and within 10 years after any increase in your policy's face amount. The surrender value is illustrated as of the end of the policy year.

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Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age 28
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**

Illustration of Hypothetical Policy Values based on Current Charges

Year	Age	Premium Outlay	Net Outlay	0.00% Gross Rate (-0.50% Net Rate)			8.00% Gross Rate (7.50% Net Rate)		
				Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
1	28	4,936	4,936	2,112	0	1,002,112	2,203	0	1,002,203
2	29	4,936	4,936	4,218	0	1,004,218	4,575	0	1,004,575
3	30	4,936	4,936	6,314	0	1,006,314	7,125	0	1,007,125
4	31	4,936	4,936	8,402	0	1,008,402	9,866	0	1,009,866
5	32	4,936	4,936	10,477	0	1,010,477	12,808	0	1,012,808
6	33	4,936	4,936	12,531	2,002	1,012,531	15,955	5,427	1,015,955
7	34	4,936	4,936	14,562	6,666	1,014,562	19,322	11,425	1,019,322
8	35	4,936	4,936	16,569	11,304	1,016,569	22,921	17,656	1,022,921
9	36	4,936	4,936	18,543	15,910	1,018,543	26,760	24,128	1,026,760
10	37	4,936	4,936	20,483	20,483	1,020,483	30,856	30,856	1,030,856
11	38	4,936	4,936	24,333	24,333	1,024,333	37,295	37,295	1,037,295
12	39	4,936	4,936	28,136	28,136	1,028,136	44,190	44,190	1,044,190
13	40	4,936	4,936	31,892	31,892	1,031,892	51,573	51,573	1,051,573
14	41	4,936	4,936	35,589	35,589	1,035,589	59,469	59,469	1,059,469
15	42	4,936	4,936	39,216	39,216	1,039,216	67,904	67,904	1,067,904
16	43	4,936	4,936	42,768	42,768	1,042,768	76,916	76,916	1,076,916
17	44	4,936	4,936	46,231	46,231	1,046,231	86,528	86,528	1,086,528
18	45	4,936	4,936	49,595	49,595	1,049,595	96,780	96,780	1,096,780
19	46	4,936	4,936	52,865	52,865	1,052,865	107,721	107,721	1,107,721
20	47	4,936	4,936	56,034	56,034	1,056,034	119,397	119,397	1,119,397
21	48	4,936	4,936	59,144	59,144	1,059,144	131,906	131,906	1,131,906
22	49	4,936	4,936	62,184	62,184	1,062,184	145,299	145,299	1,145,299
23	50	4,936	4,936	65,134	65,134	1,065,134	159,621	159,621	1,159,621
24	51	4,936	4,936	67,975	67,975	1,067,975	174,923	174,923	1,174,923
25	52	4,936	4,936	70,672	70,672	1,070,672	191,240	191,240	1,191,240
26	53	4,936	4,936	73,208	73,208	1,073,208	208,631	208,631	1,208,631
27	54	4,936	4,936	75,545	75,545	1,075,545	227,136	227,136	1,227,136
28	55	4,936	4,936	77,637	77,637	1,077,637	246,791	246,791	1,246,791
29	56	4,936	4,936	79,482	79,482	1,079,482	267,678	267,678	1,267,678

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Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)
Flexible Premium Variable Universal Life Insurance

Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age 28
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**

Illustration of Hypothetical Policy Values based on Current Charges

Year	Age	Premium Outlay	Net Outlay	0.00% Gross Rate (-0.50% Net Rate)			8.00% Gross Rate (7.50% Net Rate)		
				Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
30	57	4,936	4,936	81,061	81,061	1,081,061	289,869	289,869	1,289,869
31	58	4,936	4,936	82,420	82,420	1,082,420	313,509	313,509	1,313,509
32	59	4,936	4,936	83,522	83,522	1,083,522	338,667	338,667	1,338,667
33	60	4,936	4,936	84,316	84,316	1,084,316	365,404	365,404	1,365,404
34	61	4,936	4,936	84,707	84,707	1,084,707	393,737	393,737	1,393,737
35	62	4,936	4,936	84,600	84,600	1,084,600	423,687	423,687	1,423,687
36	63	4,936	4,936	83,933	83,933	1,083,933	455,306	455,306	1,455,306
37	64	4,936	4,936	82,673	82,673	1,082,673	488,685	488,685	1,488,685
38	65	4,936	4,936	80,786	80,786	1,080,786	523,918	523,918	1,523,918
39	66	4,936	4,936	78,262	78,262	1,078,262	561,129	561,129	1,561,129
40	67	4,936	4,936	75,106	75,106	1,075,106	600,471	600,471	1,600,471
41	68	4,936	4,936	71,305	71,305	1,071,305	642,088	642,088	1,642,088
42	69	4,936	4,936	66,844	66,844	1,066,844	686,131	686,131	1,686,131
43	70	4,936	4,936	61,574	61,574	1,061,574	732,625	732,625	1,732,625
44	71	4,936	4,936	55,398	55,398	1,055,398	781,651	781,651	1,781,651
45	72	4,936	4,936	48,005	48,005	1,048,005	833,069	833,069	1,833,069
46	73	4,936	4,936	39,336	39,336	1,039,336	886,994	886,994	1,886,994
47	74	4,936	4,936	29,334	29,334	1,029,334	943,549	943,549	1,943,549
48	75	4,936	4,936	17,874	17,874	1,017,874	1,002,794	1,002,794	2,002,794
49	76	4,936	4,936	4,830	4,830	1,004,830	1,064,787	1,064,787	2,064,787
50	77	4,936	4,936	0	0	0	1,129,435	1,129,435	2,129,435
51	78	4,936	4,936	0	0	0	1,196,592	1,196,592	2,196,592
52	79	4,936	4,936	0	0	0	1,266,069	1,266,069	2,266,069
53	80	4,936	4,936	0	0	0	1,337,787	1,337,787	2,337,787
54	81	4,936	4,936	0	0	0	1,411,485	1,411,485	2,411,485
55	82	4,936	4,936	0	0	0	1,487,178	1,487,178	2,487,178
56	83	4,936	4,936	0	0	0	1,564,738	1,564,738	2,564,738
57	84	4,936	4,936	0	0	0	1,643,877	1,643,877	2,643,877

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Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)
Flexible Premium Variable Universal Life Insurance

Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age **28**
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**

Illustration of Hypothetical Policy Values based on Current Charges

Year	Age	Premium Outlay	Net Outlay	0.00% Gross Rate (-0.50% Net Rate)			8.00% Gross Rate (7.50% Net Rate)		
				Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
58	85	4,936	4,936	0	0	0	1,724,199	1,724,199	2,724,199
59	86	4,936	4,936	0	0	0	1,805,243	1,805,243	2,805,243
60	87	4,936	4,936	0	0	0	1,886,552	1,886,552	2,886,552
61	88	4,936	4,936	0	0	0	1,967,705	1,967,705	2,967,705
62	89	4,936	4,936	0	0	0	2,048,323	2,048,323	3,048,323
63	90	4,936	4,936	0	0	0	2,128,050	2,128,050	3,128,050
64	91	4,936	4,936	0	0	0	2,207,282	2,207,282	3,207,282
65	92	4,936	4,936	0	0	0	2,285,695	2,285,695	3,285,695
66	93	4,936	4,936	0	0	0	2,362,845	2,362,845	3,362,845
67	94	4,936	4,936	0	0	0	2,438,203	2,438,203	3,438,203
68	95	4,936	4,936	0	0	0	2,511,230	2,511,230	3,511,230
69	96	4,936	4,936	0	0	0	2,582,535	2,582,535	3,582,535
70	97	4,936	4,936	0	0	0	2,651,513	2,651,513	3,651,513
71	98	4,936	4,936	0	0	0	2,717,471	2,717,471	3,717,471
72	99	4,936	4,936	0	0	0	2,779,629	2,779,629	3,779,629
73	100	4,936	4,936	0	0	0	2,837,104	2,837,104	3,837,104
74	101	4,936	4,936	0	0	0	2,888,900	2,888,900	3,888,900
75	102	4,936	4,936	0	0	0	2,933,888	2,933,888	3,933,888
76	103	4,936	4,936	0	0	0	2,970,809	2,970,809	3,970,809
77	104	4,936	4,936	0	0	0	2,998,237	2,998,237	3,998,237
78	105	4,936	4,936	0	0	0	3,014,742	3,014,742	4,014,742
79	106	4,936	4,936	0	0	0	3,018,552	3,018,552	4,018,552
80	107	4,936	4,936	0	0	0	3,007,680	3,007,680	4,007,680
81	108	4,936	4,936	0	0	0	2,979,897	2,979,897	3,979,897
82	109	4,936	4,936	0	0	0	2,932,690	2,932,690	3,932,690
83	110	4,936	4,936	0	0	0	2,863,254	2,863,254	3,863,254
84	111	4,936	4,936	0	0	0	2,768,423	2,768,423	3,768,423
85	112	4,936	4,936	0	0	0	2,644,646	2,644,646	3,644,646

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Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)
Flexible Premium Variable Universal Life Insurance

Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age **28**
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**

Illustration of Hypothetical Policy Values based on Current Charges

Year	Age	Premium Outlay	Net Outlay	0.00% Gross Rate (-0.50% Net Rate)			8.00% Gross Rate (7.50% Net Rate)		
				Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
86	113	4,936	4,936	0	0	0	2,487,918	2,487,918	3,487,918
87	114	4,936	4,936	0	0	0	2,293,736	2,293,736	3,293,736
88	115	4,936	4,936	0	0	0	2,057,015	2,057,015	3,057,015
89	116	4,936	4,936	0	0	0	1,772,018	1,772,018	2,772,018
90	117	4,936	4,936	0	0	0	1,432,253	1,432,253	2,432,253
91	118	4,936	4,936	0	0	0	1,030,346	1,030,346	2,030,346
92	119	4,936	4,936	0	0	0	557,874	557,874	1,557,874
93	120	4,936	4,936	0	0	0	7,022	7,022	1,007,022
Total:		459,044	459,044						

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Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)
Flexible Premium Variable Universal Life Insurance

Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age **28**
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**

Illustration of Hypothetical Policy Values based on Maximum Contractual Charges

Year	Age	Premium Outlay	Net Outlay	0.00% Gross Rate (-0.63% Net Rate)			8.00% Gross Rate (7.37% Net Rate)		
				Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
1	28	4,936	4,936	495	0	1,000,495	516	0	1,000,516
2	29	4,936	4,936	1,003	0	1,001,003	1,087	0	1,001,087
3	30	4,936	4,936	1,513	0	1,001,513	1,704	0	1,001,704
4	31	4,936	4,936	2,025	0	1,002,025	2,372	0	1,002,372
5	32	4,936	4,936	2,531	0	1,002,531	3,084	0	1,003,084
6	33	4,936	4,936	3,009	0	1,003,009	3,821	0	1,003,821
7	34	4,936	4,936	3,450	0	1,003,450	4,575	0	1,004,575
8	35	4,936	4,936	3,856	0	1,003,856	5,346	82	1,005,346
9	36	4,936	4,936	4,186	1,554	1,004,186	6,095	3,463	1,006,095
10	37	4,936	4,936	4,451	4,451	1,004,451	6,831	6,831	1,006,831
11	38	4,936	4,936	6,480	6,480	1,006,480	9,458	9,458	1,009,458
12	39	4,936	4,936	8,381	8,381	1,008,381	12,151	12,151	1,012,151
13	40	4,936	4,936	10,145	10,145	1,010,145	14,906	14,906	1,014,906
14	41	4,936	4,936	11,744	11,744	1,011,744	17,694	17,694	1,017,694
15	42	4,936	4,936	13,151	13,151	1,013,151	20,486	20,486	1,020,486
16	43	4,936	4,936	14,349	14,349	1,014,349	23,264	23,264	1,023,264
17	44	4,936	4,936	15,291	15,291	1,015,291	25,972	25,972	1,025,972
18	45	4,936	4,936	15,961	15,961	1,015,961	28,587	28,587	1,028,587
19	46	4,936	4,936	16,373	16,373	1,016,373	31,112	31,112	1,031,112
20	47	4,936	4,936	16,511	16,511	1,016,511	33,521	33,521	1,033,521
21	48	4,936	4,936	16,487	16,487	1,016,487	35,920	35,920	1,035,920
22	49	4,936	4,936	16,275	16,275	1,016,275	38,278	38,278	1,038,278
23	50	4,936	4,936	15,827	15,827	1,015,827	40,539	40,539	1,040,539
24	51	4,936	4,936	15,087	15,087	1,015,087	42,636	42,636	1,042,636
25	52	4,936	4,936	13,949	13,949	1,013,949	44,443	44,443	1,044,443
26	53	4,936	4,936	12,370	12,370	1,012,370	45,890	45,890	1,045,890
27	54	4,936	4,936	10,245	10,245	1,010,245	46,838	46,838	1,046,838
28	55	4,936	4,936	7,482	7,482	1,007,482	47,150	47,150	1,047,150
29	56	4,936	4,936	4,051	4,051	1,004,051	46,743	46,743	1,046,743

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Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)
Flexible Premium Variable Universal Life Insurance

Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age **28**
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**

Illustration of Hypothetical Policy Values based on Maximum Contractual Charges

Year	Age	Premium Outlay	Net Outlay	0.00% Gross Rate (-0.63% Net Rate)			8.00% Gross Rate (7.37% Net Rate)		
				Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
30	57	4,936	4,936	0	0	0	45,518	45,518	1,045,518
31	58	4,936	4,936	0	0	0	43,557	43,557	1,043,557
32	59	4,936	4,936	0	0	0	40,717	40,717	1,040,717
33	60	4,936	4,936	0	0	0	36,784	36,784	1,036,784
34	61	4,936	4,936	0	0	0	31,467	31,467	1,031,467
35	62	4,936	4,936	0	0	0	24,433	24,433	1,024,433
36	63	4,936	4,936	0	0	0	15,412	15,412	1,015,412
37	64	4,936	4,936	0	0	0	4,199	4,199	1,004,199
38	65			0	0	0	0	0	0
Total:		182,631	182,631						

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Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)
Flexible Premium Variable Universal Life Insurance

Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age 28
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**

Surrender Charge Schedule

The surrender charge illustrated is as of the end of the year and will not exceed the policy's current accumulation value. Future face amount increases will result in additional surrender charges. Illustrated face amount increases are included in the table below. The surrender values shown in this illustration reflect these surrender charges. Please refer to the prospectus for further calculation information.

Year	Surrender Charge
1	13,160.28
2	13,160.28
3	13,160.28
4	13,160.28
5	13,160.28
6	10,528.22
7	7,896.17
8	5,264.11
9	2,632.06
10	0.00

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Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)
Flexible Premium Variable Universal Life Insurance

Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age 28
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**

**DISCLOSURE OF IMPORTANT INFORMATION FOR PROSPECTIVE POLICYOWNERS OF A
MINNESOTA LIFE ACCUMULATOR VUL (07-660~/14-20018~ or ICC14-20018)**

PLEASE read this material carefully. It contains important information about the Illustration of Policy Values of a Minnesota Life Accumulator VUL insurance policy.

Description: Minnesota Life Accumulator VUL is a flexible premium variable universal life insurance policy. It provides valuable insurance protection and the opportunity for growth of the actual Accumulation Value through a wide range of investment portfolios and a guaranteed interest account. In addition, you may request a change in the policy's face amount and premium when desired, subject to policy limitations.

Illustration Assumptions: The illustration shows what policy values and death benefits would result if current and guaranteed mortality and expense experience continues throughout the duration of the policy and investment results are level at assumed investment rates of return. The illustration is also dependent on certain other assumptions including the illustrated face amount and premium, death benefit option, underwriting classification and any proposed future changes in face amount and premium. The policy values illustrated are hypothetical and are not guaranteed, rather the actual Accumulation Value will vary based on investment results of the portfolios you select.

Assumed Rate: The investment rates of return assumed in this illustration will have a major impact on the benefits shown. The actual investment rate of return will almost certainly be different than the hypothetical "assumed" rates shown on the illustration. Minnesota Life recommends the use of a conservative rate for planning purposes. If you use a sufficiently conservative "assumed" rate assumption, there is a greater chance that your policy will provide the benefits you want.

Alternate Illustration: Your actual Accumulation Value will fluctuate depending on the performance of the portfolios you select. Minnesota Life suggests you request an illustration using alternate "planning" rate assumptions to assess the sensitivity of illustrated values to investment rate of return assumptions.

Compensation: The representative presenting this illustration represents Minnesota Life with respect to the sale and service of the Minnesota Life insurance products you purchase through him or her. Agents receive cash compensation and may receive non-cash compensation related to these sales. Compensation amounts may vary depending on the product purchased, as well as such factors as the product design, benefits, and features that are purchased and incorporated into your insurance program. Other factors, including the volume of business sold, may impact the amount of cash or non-cash compensation that is paid. Please see the Minnesota Life product prospectus for further information relating to the variable life insurance product you have applied for.

Policyowner (For Trust: Signed by Trustee)

Date

Registered Representative

Date

Minnesota Life Insurance Company
www.minnesotalife.com
Variable Products are distributed by Securian Financial Services, Inc., Securities Dealer, Member FINRA/SIPC
400 Robert Street North, St. Paul, MN 55101-2098, 1.888.237.1838

This compliance illustration is not valid without all pages.
This is an illustration only and not a contract.

Minnesota Life Insurance Company

Minnesota Life Accumulator VUL (07-660~/14-20018~ or ICC14-20018)

Flexible Premium Variable Universal Life Insurance

Proposed Insured: **Daniel Mackenzie Yerger**
Male / Issue Age 28
Preferred Select, Non-Tobacco

Initial Death Benefit: **\$1,000,000**
Initial Death Benefit Option: **Increasing**
Initial Annual Premium Outlay: **\$4,935.96**
Illustrated Premium Frequency: **Monthly**
Accelerated Death Benefit for Chronic Illness Amount: **\$1,000,000**

Accelerated Death Benefit for Chronic Illness Agreement

Our Accelerated Death Benefit for Chronic Illness Agreement (CIA) provides benefits to help with expenses if you¹ become chronically ill.

Benefits of CIA

- Tax advantaged² source of funds should you¹ become chronically ill
- Choice of 2% or 4% acceleration of the death benefit
- Flexibility in selecting your benefit amount when exercised, so you can take less than the maximum to extend the amount of time you have coverage
- Freedom to spend your benefit payments anyway you choose, including, but not limited to:
 - Care provided by family members or home healthcare
 - Care provided for a nursing or assisted living facility
 - Home modifications (such as ramps or shower railings)
 - Groceries and prescriptions
 - Transportation and food delivery
 - Housekeeping and lawn care

Accelerated Death Benefit for Chronic Illness Agreement Summary

Initial Illustrated Annual Premium Amount	\$4,935.96
Initial Total Chronic Illness Benefit Amount	\$1,000,000
Based on a 30 day calendar month, your initial maximum monthly benefit based on the IRS per diem amount is: ³	\$10,800
Maximum Daily Benefit at Policy Issue ⁴	\$360

¹ If owner/insured are different, the chronic illness benefit may be payable to the owner if the insured is certified as being a chronically ill individual.

² The Accelerated Death Benefit for Chronic Illness Agreement pays proceeds that are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code. Receipt of an Accelerated Benefit may be a taxable event.

³ The accumulation value, surrender value, loan value, and death benefit will be reduced by a chronic illness benefit payment under this agreement.

⁴ The maximum daily benefit amount may be limited to the IRS per diem amount in effect at the time benefits are paid.

The Accelerated Death Benefit for Chronic Illness Agreement is a life insurance policy agreement that provides an option to accelerate the death benefit in the event that the insured becomes chronically ill. Other terms and conditions apply.

The Accelerated Death Benefit for Chronic Illness Agreement may not cover all of the costs associated with chronic illness. The Agreement is generally not subject to health insurance requirements and does not provide long-term care insurance subject to state long-term care insurance law. This Agreement is not a state-approved Partnership for Long Term Care Program Agreement, and is not a Medicare supplement policy. Receipt of Chronic Illness Benefit payments under this agreement may adversely affect eligibility for Medicaid or other government benefits or entitlements.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Agreements may be subject to additional costs and restrictions. Agreements may not exist in all states, may exist under different names in various states, and may not be available in combination with other agreements.

This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

This supplemental illustration is not valid without being accompanied by a basic compliance illustration.