

Securian Financial Group*

Highly rated by the major insurance rating agencies

Of more than 700 life insurance company groups, only **15** are rated as highly as Securian by the four major ratings agencies.

16 earn Moody's Aaa, Aa1 or Aa2 rating

27 earn a Fitch AAA, AA+ or AA rating

47 earn A.M. Best's A++ or A+ rating

49 earn Standard and Poor's AAA, AA+, AA or AA- rating

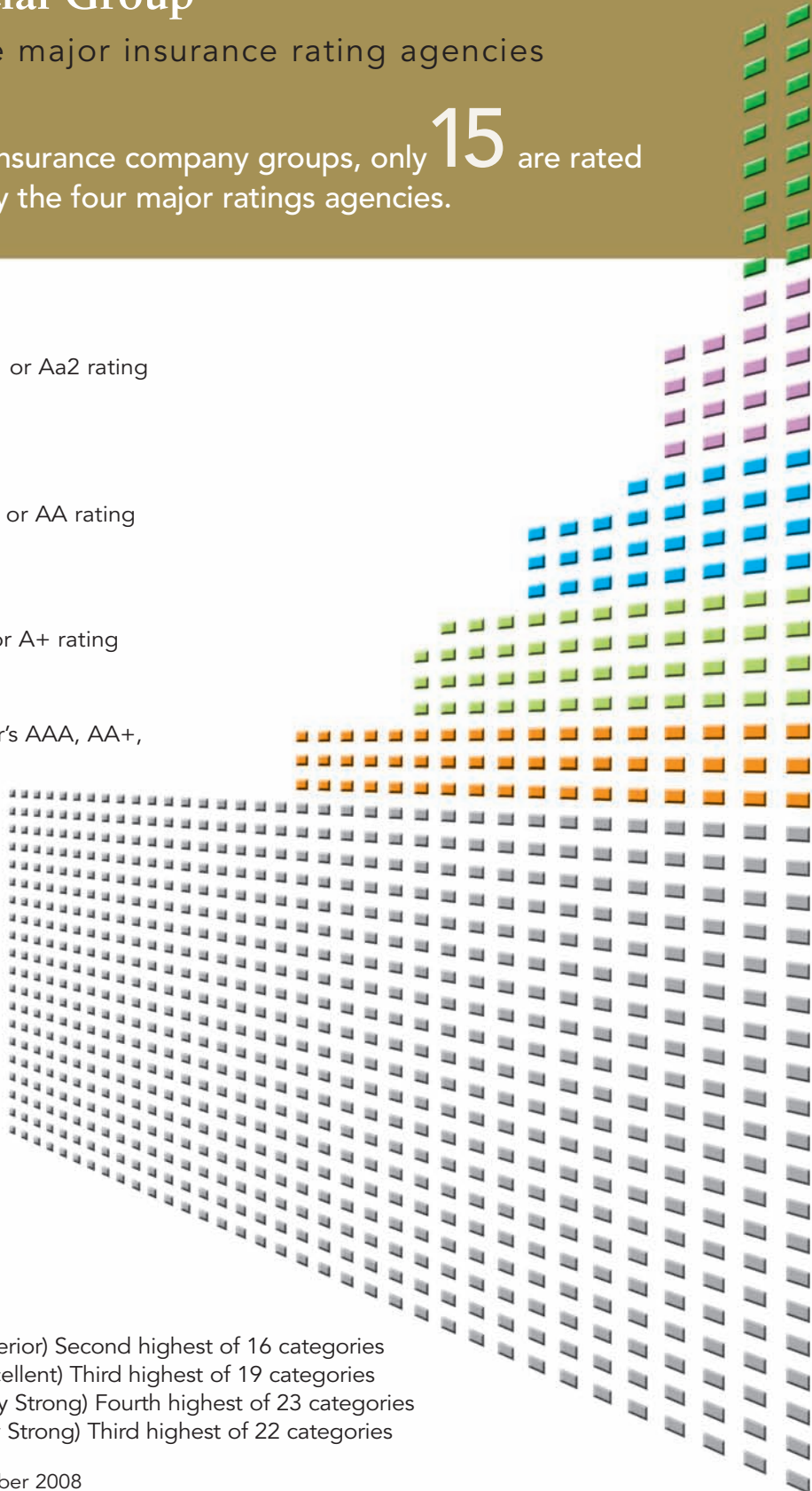
700 life insurance company groups in the U.S.

Our Ratings:

A.M. Best	A+ (Superior) Second highest of 16 categories
Moody's	Aa2 (Excellent) Third highest of 19 categories
Standard & Poor's	AA- (Very Strong) Fourth highest of 23 categories
Fitch	AA (Very Strong) Third highest of 22 categories

Information current as of September 2008

*Securian Financial Group, Inc., is a part of an insurance company holding group that is highly rated by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. Our two primary insurance affiliates are Minnesota Life Insurance Company and Securian Life Insurance Company.



Choosing a Quality Company

Your Most Important Buying Decision

Experts agree that you should limit your choice of insurance companies to those that have received high ratings from established rating agencies.

A.M. Best	Moody's	Standard & Poor's	Fitch Ratings
47 Earn A++ or A+ (Superior) out of 16 rating categories.	16 Earn Aaa (Exceptional), Aa1 or Aa2 (Excellent) out of 19 rating categories.	49 Earn AAA (Extremely Strong), AA+, AA or AA- (Very Strong) out of 23 rating categories.	27 Earn AAA (Exceptionally Strong), AA+ or AA (Very Strong) out of 22 rating categories.

Following is a list of company groups (parent companies and subsidiaries) that meet or exceed Securian's ratings:

American Family LAC of Columbus

Allstate Life Insurance Company of NY / Allstate Life Insurance Company

Guardian Life Insurance of America / Guardian Insurance & Annuity Co

Manufacturers LIC (Canada) / John Hancock LIC (USA) / John Hancock Variable LIC / John Hancock Life Insurance Company

Massachusetts Mutual LIC / C.M. LIC / MML Bay State LIC

MetLife Investors USA IC / Met LIC / New England Life Insurance Co / Gen Am LIC / MetLife IC of CT / MetLife Investors Insurance Co

Minnesota Life / Securian Life Insurance Company

New York LIC / New York Life Insurance & Annuity Corporation

Northwestern Mutual LIC / Northwestern Long Term Care IC

Principal Life Insurance Company

State Farm LIC/State Farm Life and Accident

Sun LAC (Canada) / Sun LAC of Canada (US)

Teachers Insurance and Annuity Association of America / TIAA-CREF LIC

USAA LIC

Western and Southern LIC / Western-Southern LAC / Integrity LIC / Nat'l Integrity LIC
Columbus LIC

Ratings are based on the financial strength and claims-paying ability of the company. Ratings for financial strength and claims-paying ability are important; however they are not reflective of the performance of any registered securities or variable subaccounts.

Securian Financial Group, Inc.

www.securian.com

Insurance products offered by Minnesota Life Insurance Company, Securities offered through **Securian Financial Services, Inc.** Member FINRA/SIPC. 400 Robert Street North, St. Paul, MN 55101-2098 • 1.800.820.4205

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