

January 20, 2012

Legacy Protector SUL Rate Change effective February 18, 2011

Minnesota Life is writing to provide advanced notice of a rate adjustment on Legacy Protector SUL, our second-to-die, fixed interest rate universal life product.

In our pursuit of making decisions in the best long-term interest of our policyholders, and in demonstrating prudent and disciplined product management supporting our high financial ratings, Minnesota Life has conducted a comprehensive analysis of our Legacy Protector SUL. While we take a long term approach in managing our life insurance products, the combination of current market conditions and the low interest rate environment makes it necessary to increase rates on our Legacy Protector SUL product. This increase will have the greatest impact in the single-pay market for young insureds. This rate change is effective on all applications taken after February 17, 2012. This rate change will not apply to any inforce contracts.

Your compensation has remained unchanged, along with Minnesota Life's commitment to providing the highest quality suite of life insurance products. Legacy Protector SUL remains a competitive, fixed-interest, joint life solution for your clients' estate planning needs.

To assist with this change, Minnesota Life will provide a transition window. Please review the following guidelines:

Current LPSUL rates will apply if;

- The Application is signed February 17, 2012 or earlier, **and**
- The Application is received in the Minnesota Life home office by March 2, 2012

New LPSUL rates will apply if;

- The Application is signed February 18, 2012 or later, **or**
- The Application is received in the Minnesota Life home office on March 3, 2012 or later

For additional information on Minnesota Life suite of life insurance products, please contact our Life Sales Support Team.

1-877-686-6654 (Securian and Broker-Dealer Partners)

1-888-413-7860 (Independent Brokerage)