



Minnesota Life's 16% market cap helps your clients climb higher

Eclipse Indexed Life Insurance offers downside protection, and its 16 percent interest crediting cap provides excellent upside potential.

Minnesota Life's Eclipse Indexed Universal Life Insurance protects clients from downside risk, and its generous 16 percent interest crediting cap provides excellent upside potential to help clients reach their financial goals. Eclipse Indexed Life offers:

- Market participation tied to a choice of the S&P 500® Index or the Dow Jones World-Ex. U.S. Index.SM
- A guarantee the crediting rate will not go below 0%.
- A 16% cap, with a 100% participation rate that provides clients with greater upside potential.*
- Lifetime guarantee of 3% average annual interest at death or policy surrender.
- Optional Death Benefit Guarantee Rider.
- 24 month rolling target premiums.

**16% market cap as of March, 2009. Subject to change.*

Additional Eclipse Indexed Life index account with different caps exist.

The Dow Jones World-Ex. U.S. IndexSM may fluctuate in response to international concerns such as currency fluctuations, political, social and economic instability and differences in accounting standards.

Guarantees are backed by claims paying abilities of Minnesota Life. Additional costs associated with riders. The primary reason to purchase life insurance is the death benefit. Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

Insurance products described here are underwritten and issued by Minnesota Life Insurance Company. AMZ Financial Insurance Services, LLC serves as a distributor of these products and is independently owned and operated.

Learn more. Call AMZ today at 866-204-7712.

Minnesota Life Insurance Company

A Securian Company
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