

MINNESOTA LIFE

A Securian Company

Life Insurance Policy Illustration

Secure Whole Life

Participating Whole Life Insurance

Prepared For
Mr Infinite Flyer

Presented By
Edward R Hinerman

November 05, 2011

Minnesota Life, founded in 1880, is highly rated by the major independent rating agencies that analyze financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where Minnesota Life's ratings rank relative to other ratings, please see our website at www.minnesotalife.com.

MINNESOTA LIFE

A Securian Company

Secure Whole Life (09-110 or ICC09-110)

Participating Whole Life Insurance

Secure Whole Life is a participating whole life insurance policy. Lifetime coverage is guaranteed through age 120 with premium payable to age 60. The amount payable in the event of death is reduced by any policy loans and accrued interest.

Secure Whole Life has a choice of multiple dividend options and the certainty of a fixed interest rate. With level scheduled premiums you know exactly what you'll pay for coverage as long as you own your policy. Choices to expand your coverage, including a children's term agreement and an additional benefit paid for an accidental death.

Important Information about your Life Insurance Illustration

Proposed Insured:	Mr Infinite Flyer Male, Issue Age 40 Preferred, Non-Tobacco
Initial Base Death Benefit:	\$492,928
Initial Dividend Option:	Paid-Up Additional Insurance
Initial Annual Premium Outlay:	\$10,000.00
Total 1035 Applied:	\$1.00
Illustrated Premium Frequency:	Annual (\$10,000.00)
Premium Payable To:	Age 60
Optional Agreements:	Single Premium Paid-Up Additional Insurance Agreement

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 Cash 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.

This illustration 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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Minnesota Life Insurance Company

Secure Whole Life (09-110 or ICC09-110) *Participating Whole Life Insurance*

Summary of Benefits for Secure Whole Life

Secure Whole Life is a participating whole life insurance policy with level, scheduled premiums. Premiums are payable until age 60. Your policy provides protection for the life of the insured. The amount payable in the event of death is reduced by any policy loans and accrued interest.

Secure Whole Life includes a variety of dividend options that can improve or increase your coverage, reduce your premiums or even pay you cash. Plus you can select optional agreements to customize and strengthen your policy.

Dividends

Secure Whole Life is a participating life insurance policy. That means you can benefit when the policy's performance is positive. When plan expenses are lower than projected, savings are credited to you as a dividend. You can choose from a variety of dividend options - giving you control over your life insurance protection.

Each year we will determine whether to allocate and distribute a portion of our surplus to various classes of policies and, as applicable, the extent to which your policy will share in this distribution. We call your policy's share a dividend and credit it to your policy on your policy anniversary under one of the dividend options shown below. The distribution of a dividend is not guaranteed.

This illustration uses an assumed rate of 5.50%.

Available Dividend Options:

Cash - Dividend is paid in cash to you.

Accumulation - Dividend is left to accumulate at interest at a rate determined each year. The rate will never be less than 2% per year compounded annually. The current non-guaranteed rate is 4.00%.

Paid-Up Additional Insurance - Dividend is used to buy paid-up additional insurance on the life of the insured. Your paid-up additional insurance will also be eligible to receive dividends.

Loan Payment with Balance to Cash - Dividend is used to reduce any outstanding indebtedness on your policy. When the outstanding indebtedness is paid in full, the balance of the dividend will be paid in cash.

Loan Payment with Balance to Paid-Up Additional Insurance - Dividend is used to reduce any outstanding indebtedness on your policy. When the outstanding indebtedness is paid in full, the balance of the dividend will be used to buy paid-up additional insurance.

Reduce Premiums with Balance to Cash - Dividend is used to pay part or all of an annual premium on your policy. Any dividend balance after the annual is paid in full will be paid in cash. This option is only available if you have chosen to pay your premiums annually.

Reduce Premiums with Balance to Paid-Up Additional Insurance - Dividend is used to pay part or all of an annual premium on your policy. Any dividend balance when the annual premium is paid in full will be used to buy paid up additional insurance. This option is only available if you have chosen to pay your premiums annually.

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Dividend Surrenders and Policy Loans

The surrender of paid-up additional insurance and/or dividend accumulations can be made at any time. A surrender of these dividend values will reduce both the cash value and the death benefit. The surrender value of any paid-up additional insurance is the paid-up additional insurance cash value minus any indebtedness against the paid-up additional insurance.

Policy loans are an option available to you. The loan value is the total of the guaranteed cash value plus any paid-up additional insurance cash value, minus any indebtedness. In the event of death, surrender, or policy termination, the proceeds payable will be reduced by any policy loans and accrued interest. The Total Net Cash Value and Total Net Death Benefit shown in this illustration reflect the automatic repayment of policy loans and accrued interest.

Policy loans may create an adverse tax result in the event of lapse or policy surrender.

Distributions from a modified endowment contract (MEC) may be taxable and if the taxpayer is under the age of 59 ½ may also be subject to an additional 10% penalty tax.

Contract Premium Summary

<u>Coverage</u>	<u>Annual Premium</u>	<u>Semi- Annual Premium</u>	<u>Quarterly Premium</u>	<u>Monthly Premium</u>
Base Whole Life	10,000	5,100	2,600	875
Total Contract Premium	\$10,000	\$5,100	\$2,600	\$875

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 the Cash Value Accumulation Test. Failure to qualify as life insurance will have adverse tax consequences.

The Cash Value Accumulation Test requires that the Cash Value of the policy must not at any time exceed the net single premium that would be necessary to fund future benefits under the policy.

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 a policy issued as shown in this illustration is \$18,951.73. 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 premiums may be charged when these agreements are added to the policy.

Accelerated Benefit Agreement (NOT ILLUSTRATED) - Provides for the early payment of a portion of the death benefit if the insured has a terminal condition. The accelerated benefit is paid as a loan and loan interest is charged. The entire amount of the loan will be due and payable at the death of the insured. See the contract for detailed information and limitations.

Accidental Death Benefit Agreement (NOT ILLUSTRATED) - This agreement provides the accidental death benefit amount that will be paid to the beneficiary when the insured dies as a result of an accidental injury.

Additional Insurance Agreement (NOT ILLUSTRATED) - This agreement provides a combination of paid-up additional insurance and one-year term insurance on the life of the insured.

At each anniversary, we will first determine the amount of existing paid-up additional insurance purchased by this agreement and any paid-up additional insurance purchased with dividends. We will then compare the total of the paid-up additional insurance amount from above with the AIA Target Insurance Amount. The difference is the amount of one-year term insurance we will try to purchase under this agreement.

Children's Term Agreement (NOT ILLUSTRATED) - Provides low cost term insurance on all children of the insured. The coverage expires when the youngest child reaches age 25.

Guaranteed Insurability Option Agreement (NOT ILLUSTRATED) - This agreement guarantees you the option to purchase an additional policy on the insured's life without providing additional evidence of insurability. This additional policy will be issued at the insured's attained age and underwriting class for this policy at the time an option is exercised.

If the insured is totally disabled on an option date, you may exercise an option. However, the new policy will not have the Waiver of Premium Agreement attached nor will the premium for the new policy be waived.

Guaranteed Insurability Option Agreement with Waiver (NOT ILLUSTRATED) - This agreement guarantees you the option to purchase an additional policy on the insured's life without providing additional evidence of insurability. This additional policy will be issued at the insured's attained age and underwriting class for this policy at the time an option is exercised.

If this policy contains a waiver of premium agreement, and if the insured is totally disabled as defined in that agreement on any available option date and has qualified, or subsequently qualifies, for those disability benefits retroactive through the option date, the new policy will be placed in effect. We will waive the premium of the new policy only while the insured remains disabled and continues to qualify for the waiver of premium benefit.

Single Premium Paid Up Additional Insurance Agreement - This agreement provides an option to purchase paid-up additional insurance at each policy anniversary.

Single Premium Paid-Up Additional Insurance Premium: \$0.00

1035 Single Premium Paid-Up Additional Insurance Premium: \$1.00

Waiver of Premium Agreement (NOT ILLUSTRATED) - Provides for the total premium to be credited to the policy for as long as the insured is disabled if the insured is disabled prior to age 65.

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Definition of Column Headings Used in This Illustration

Annual Dividend - The policy's share of the Company's annual dividend distribution.

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

Cash Value (GUARANTEED) - The values shown as "guaranteed" in this illustration are calculated using the 2001 Commissioners Standard Ordinary Mortality Tables and an annual interest rate of 4%.

Death Benefit (GUARANTEED) - The base death benefit amount payable upon the death of the insured. This amount is illustrated as an end of year value.

Net Outlay - Total Contract Premium, plus any 1035 Exchange, plus any Single Premium Paid-Up Additional Insurance Agreement premium, plus any loan repayments, less any dividends paid in cash, dividend to reduce premiums, less dividends surrenders and/or annual loan.

Paid-Up Additions Cash Value - The cash surrender and loan value of Paid-Up Additional Insurance.

Paid-Up Additions Death Benefit - The Paid-Up Additional Insurance death benefit payable upon the death of the insured.

Total Contract Premium - The total base contract premium amount including all illustrated optional agreement premiums, except the Single Premium Paid-Up Additional Insurance Agreement premium.

Total Net Cash Value (NON-GUARANTEED) - The total of the base cash value, plus dividend cash values, less any loans and accrued interest. The values shown as "non-guaranteed" in this illustration are calculated using non-guaranteed interest rates and dividends.

Total Net Death Benefit (NON-GUARANTEED) - The total of the base death benefit, agreement death benefits and dividend death benefits, less any outstanding loans and accrued interest.

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Proposed Insured: **Mr Infinite Flyer**
Male / Issue Age 40
Preferred, Non-Tobacco

Initial Base Death Benefit: **\$492,928**
 Initial Dividend Option: **Paid Up Additions**
 Initial Annual Premium Outlay: **\$10,000.00**
 Illustrated Premium Frequency: **Annual**

Illustration of Guaranteed and Non-Guaranteed Values

Year	Age	Total Contract Premium	GUARANTEED VALUES		NON-GUARANTEED VALUES			
			Cash Value	Death Benefit	Net Outlay	Annual Dividend	Total Net Cash Value	Total Net Death Benefit
1	40	10,000	1	492,932	10,001	0	1	492,932
2	41	10,000	2,065	492,932	10,000	839	2,905	493,771
3	42	10,000	11,327	492,932	10,000	914	13,110	497,125
4	43	10,000	20,896	492,932	10,000	1,111	23,851	500,772
5	44	10,000	30,773	492,932	10,000	1,315	35,146	505,030
6	45	10,000	40,964	492,932	10,000	1,535	47,021	509,887
7	46	10,000	51,489	492,932	10,000	1,757	59,508	515,342
8	47	10,000	62,359	492,932	10,000	1,991	72,640	521,370
9	48	10,000	73,637	492,932	10,000	2,206	86,470	527,937
10	49	10,000	85,336	492,932	10,000	2,434	101,035	534,974
11	50	10,000	97,449	492,932	10,000	2,685	116,359	542,494
12	51	10,000	109,984	492,932	10,000	2,957	132,481	550,522
13	52	10,000	122,931	492,932	10,000	3,254	149,424	559,085
14	53	10,000	136,305	492,932	10,000	3,564	167,229	568,202
15	54	10,000	150,100	492,932	10,000	3,902	185,924	577,880
16	55	10,000	164,309	492,932	10,000	4,268	205,536	588,153
17	56	10,000	178,966	492,932	10,000	4,640	226,121	599,027
18	57	10,000	194,096	492,932	10,000	5,027	247,727	610,487
19	58	10,000	209,771	492,932	10,000	5,404	270,440	622,503
20	59	10,000	226,012	492,932	10,000	5,799	294,309	635,039
21	60	0	232,732	492,932	0	5,963	309,022	647,850
22	61	0	239,527	492,932	0	6,321	324,366	660,838
23	62	0	246,361	492,932	0	6,712	340,333	674,237
24	63	0	253,217	492,932	0	7,128	356,932	688,083
25	64	0	260,098	492,932	0	7,556	374,187	702,388
26	65	0	267,007	492,932	0	7,995	392,122	717,147
27	66	0	273,962	492,932	0	8,438	410,775	732,350
28	67	0	280,985	492,932	0	8,885	430,190	747,980
29	68	0	288,076	492,932	0	9,345	450,390	764,027
30	69	0	295,252	492,932	0	9,809	471,419	780,481
31	70	0	302,472	492,932	0	10,319	493,266	797,368

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Minnesota Life Insurance Company

Secure Whole Life (09-110 or ICC09-110) Participating Whole Life Insurance

Proposed Insured: **Mr Infinite Flyer**
Male / Issue Age 40
Preferred, Non-Tobacco

Initial Base Death Benefit: **\$492,928**
 Initial Dividend Option: **Paid Up Additions**
 Initial Annual Premium Outlay: **\$10,000.00**
 Illustrated Premium Frequency: **Annual**

Illustration of Guaranteed and Non-Guaranteed Values

Year	Age	Total Contract Premium	GUARANTEED VALUES		NON-GUARANTEED VALUES			
			Cash Value	Death Benefit	Net Outlay	Annual Dividend	Total Net Cash Value	Total Net Death Benefit
32	71	0	309,723	492,932	0	10,871	515,962	814,737
33	72	0	316,909	492,932	0	11,499	539,431	832,666
34	73	0	324,040	492,932	0	12,139	563,710	851,192
35	74	0	331,134	492,932	0	12,790	588,840	870,309
36	75	0	338,184	492,932	0	13,461	614,839	890,020
37	76	0	345,192	492,932	0	14,154	641,734	910,334
38	77	0	352,115	492,932	0	14,893	669,497	931,285
39	78	0	358,902	492,932	0	15,690	698,091	952,931
40	79	0	365,501	492,932	0	16,539	727,466	975,329
41	80	0	371,907	492,932	0	17,401	757,617	998,496
42	81	0	378,072	492,932	0	18,283	788,460	1,022,442
43	82	0	384,033	492,932	0	19,149	820,039	1,047,146
44	83	0	389,793	492,932	0	20,027	852,365	1,072,603
45	84	0	395,331	492,932	0	20,925	885,403	1,098,827
46	85	0	400,614	492,932	0	21,860	919,094	1,125,854
47	86	0	405,606	492,932	0	22,826	953,372	1,153,717
48	87	0	410,280	492,932	0	23,818	988,177	1,182,449
49	88	0	414,624	492,932	0	24,823	1,023,462	1,212,070
50	89	0	418,634	492,932	0	25,833	1,059,194	1,242,591
51	90	0	422,311	492,932	0	26,845	1,095,340	1,274,021
52	91	0	425,777	492,932	0	27,771	1,132,101	1,306,281
53	92	0	429,044	492,932	0	28,692	1,169,482	1,339,353
54	93	0	432,108	492,932	0	29,628	1,207,462	1,373,254
55	94	0	434,953	492,932	0	30,579	1,245,990	1,408,004
56	95	0	437,555	492,932	0	31,555	1,284,999	1,443,635
57	96	0	440,050	492,932	0	32,437	1,324,762	1,480,066
58	97	0	442,424	492,932	0	33,345	1,365,255	1,517,309
59	98	0	444,653	492,932	0	34,289	1,406,424	1,555,405
60	99	0	446,693	492,932	0	35,287	1,448,164	1,594,415
61	100	0	448,456	492,932	0	36,198	1,490,077	1,634,266
62	101	0	450,184	492,932	0	36,262	1,532,080	1,674,117

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Secure Whole Life (09-110 or ICC09-110) Participating Whole Life Insurance

Proposed Insured: **Mr Infinite Flyer**
Male / Issue Age 40
Preferred, Non-Tobacco

Initial Base Death Benefit: **\$492,928**
 Initial Dividend Option: **Paid Up Additions**
 Initial Annual Premium Outlay: **\$10,000.00**
 Illustrated Premium Frequency: **Annual**

Illustration of Guaranteed and Non-Guaranteed Values

Year	Age	Total Contract Premium	GUARANTEED VALUES		NON-GUARANTEED VALUES			
			Cash Value	Death Benefit	Net Outlay	Annual Dividend	Total Net Cash Value	Total Net Death Benefit
63	102	0	451,873	492,932	0	36,277	1,574,106	1,713,838
64	103	0	453,520	492,932	0	36,240	1,616,080	1,753,374
65	104	0	455,117	492,932	0	36,149	1,657,922	1,792,672
66	105	0	456,675	492,932	0	35,995	1,699,594	1,831,671
67	106	0	458,193	492,932	0	35,781	1,741,023	1,870,310
68	107	0	459,669	492,932	0	35,506	1,782,138	1,908,529
69	108	0	461,102	492,932	0	35,169	1,822,864	1,946,268
70	109	0	462,492	492,932	0	34,768	1,863,126	1,983,464
71	110	0	463,838	492,932	0	34,807	1,903,357	2,020,559
72	111	0	465,141	492,932	0	35,072	1,943,774	2,057,814
73	112	0	466,400	492,932	0	35,342	1,984,379	2,095,252
74	113	0	467,615	492,932	0	35,616	2,025,165	2,132,879
75	114	0	468,787	492,932	0	35,891	2,066,131	2,170,698
76	115	0	469,916	492,932	0	36,171	2,107,276	2,208,718
77	116	0	471,002	492,932	0	36,454	2,148,600	2,246,943
78	117	0	472,046	492,932	0	36,738	2,190,102	2,285,378
79	118	0	473,047	492,932	0	37,028	2,231,774	2,324,032
80	119	0	473,968	492,932	0	37,326	2,273,447	2,362,915
81	120	0	492,932	492,932	0	34,102	2,398,511	2,398,511
TOTAL		200,000			200,001	1,544,375		

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Illustration of Non-Guaranteed Values

		NON-GUARANTEED VALUES					
Year	Age	Net Outlay	Annual Dividend	Paid-Up Additions Cash Value	Total Net Cash Value	Paid-Up Additions Death Benefit	Total Net Death Benefit
1	40	10,001	0	1	1	4	492,932
2	41	10,000	839	1	2,905	4	493,771
3	42	10,000	914	870	13,110	3,283	497,125
4	43	10,000	1,111	1,846	23,851	6,733	500,772
5	44	10,000	1,315	3,059	35,146	10,787	505,030
6	45	10,000	1,535	4,523	47,021	15,424	509,887
7	46	10,000	1,757	6,264	59,508	20,657	515,342
8	47	10,000	1,991	8,291	72,640	26,451	521,370
9	48	10,000	2,206	10,628	86,470	32,803	527,937
10	49	10,000	2,434	13,266	101,035	39,612	534,974
11	50	10,000	2,685	16,227	116,359	46,881	542,494
12	51	10,000	2,957	19,542	132,481	54,637	550,522
13	52	10,000	3,254	23,241	149,424	62,903	559,085
14	53	10,000	3,564	27,362	167,229	71,710	568,202
15	54	10,000	3,902	31,923	185,924	81,050	577,880
16	55	10,000	4,268	36,961	205,536	90,957	588,153
17	56	10,000	4,640	42,516	226,121	101,459	599,027
18	57	10,000	5,027	48,606	247,727	112,532	610,487
19	58	10,000	5,404	55,267	270,440	124,171	622,503
20	59	10,000	5,799	62,500	294,309	136,312	635,039
21	60	0	5,963	70,329	309,022	148,959	647,850
22	61	0	6,321	78,520	324,366	161,589	660,838
23	62	0	6,712	87,261	340,333	174,597	674,237
24	63	0	7,128	96,589	356,932	188,027	688,083
25	64	0	7,556	106,536	374,187	201,904	702,388
26	65	0	7,995	117,122	392,122	216,224	717,147
27	66	0	8,438	128,376	410,775	230,984	732,350
28	67	0	8,885	140,322	430,190	246,167	747,980
29	68	0	9,345	152,972	450,390	261,754	764,027
30	69	0	9,809	166,361	471,419	277,744	780,481
31	70	0	10,319	180,478	493,266	294,121	797,368

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Illustration of Non-Guaranteed Values

			NON-GUARANTEED VALUES				
Year	Age	Net Outlay	Annual Dividend	Paid-Up Additions Cash Value	Total Net Cash Value	Paid-Up Additions Death Benefit	Total Net Death Benefit
32	71	0	10,871	195,371	515,962	310,938	814,737
33	72	0	11,499	211,027	539,431	328,239	832,666
34	73	0	12,139	227,533	563,710	346,125	851,192
35	74	0	12,790	244,919	588,840	364,591	870,309
36	75	0	13,461	263,197	614,839	383,631	890,020
37	76	0	14,154	282,391	641,734	403,252	910,334
38	77	0	14,893	302,492	669,497	423,464	931,285
39	78	0	15,690	323,502	698,091	444,313	952,931
40	79	0	16,539	345,429	727,466	465,862	975,329
41	80	0	17,401	368,312	757,617	488,167	998,496
42	81	0	18,283	392,108	788,460	511,231	1,022,442
43	82	0	19,149	416,861	820,039	535,069	1,047,146
44	83	0	20,027	442,549	852,365	559,648	1,072,603
45	84	0	20,925	469,149	885,403	584,974	1,098,827
46	85	0	21,860	496,623	919,094	611,066	1,125,854
47	86	0	22,826	524,944	953,372	637,963	1,153,717
48	87	0	23,818	554,082	988,177	665,703	1,182,449
49	88	0	24,823	584,019	1,023,462	694,319	1,212,070
50	89	0	25,833	614,730	1,059,194	723,830	1,242,591
51	90	0	26,845	646,188	1,095,340	754,248	1,274,021
52	91	0	27,771	678,557	1,132,101	785,582	1,306,281
53	92	0	28,692	711,749	1,169,482	817,733	1,339,353
54	93	0	29,628	745,729	1,207,462	850,698	1,373,254
55	94	0	30,579	780,462	1,245,990	884,497	1,408,004
56	95	0	31,555	815,892	1,284,999	919,152	1,443,635
57	96	0	32,437	852,279	1,324,762	954,701	1,480,066
58	97	0	33,345	889,490	1,365,255	991,036	1,517,309
59	98	0	34,289	927,485	1,406,424	1,028,188	1,555,405
60	99	0	35,287	966,187	1,448,164	1,066,200	1,594,415
61	100	0	36,198	1,005,427	1,490,077	1,105,140	1,634,266
62	101	0	36,262	1,045,638	1,532,080	1,144,927	1,674,117

IMPORTANT: This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

This is your Basic Illustration and is valid only if all pages are included.

Minnesota Life Insurance Company

Secure Whole Life (09-110 or ICC09-110) Participating Whole Life Insurance

Proposed Insured: **Mr Infinite Flyer**
Male / Issue Age 40
Preferred, Non-Tobacco

Initial Base Death Benefit: **\$492,928**
 Initial Dividend Option: **Paid Up Additions**
 Initial Annual Premium Outlay: **\$10,000.00**
 Illustrated Premium Frequency: **Annual**

Illustration of Non-Guaranteed Values

			NON-GUARANTEED VALUES				
Year	Age	Net Outlay	Annual Dividend	Paid-Up Additions Cash Value	Total Net Cash Value	Paid-Up Additions Death Benefit	Total Net Death Benefit
63	102	0	36,277	1,085,959	1,574,106	1,184,633	1,713,838
64	103	0	36,240	1,126,325	1,616,080	1,224,206	1,753,374
65	104	0	36,149	1,166,660	1,657,922	1,263,595	1,792,672
66	105	0	35,995	1,206,927	1,699,594	1,302,748	1,831,671
67	106	0	35,781	1,247,053	1,741,023	1,341,601	1,870,310
68	107	0	35,506	1,286,966	1,782,138	1,380,095	1,908,529
69	108	0	35,169	1,326,596	1,822,864	1,418,171	1,946,268
70	109	0	34,768	1,365,870	1,863,126	1,455,768	1,983,464
71	110	0	34,807	1,404,715	1,903,357	1,492,824	2,020,559
72	111	0	35,072	1,443,565	1,943,774	1,529,814	2,057,814
73	112	0	35,342	1,482,640	1,984,379	1,566,982	2,095,252
74	113	0	35,616	1,521,937	2,025,165	1,604,335	2,132,879
75	114	0	35,891	1,561,456	2,066,131	1,641,879	2,170,698
76	115	0	36,171	1,601,193	2,107,276	1,679,619	2,208,718
77	116	0	36,454	1,641,148	2,148,600	1,717,561	2,246,943
78	117	0	36,738	1,681,321	2,190,102	1,755,712	2,285,378
79	118	0	37,028	1,721,703	2,231,774	1,794,076	2,324,032
80	119	0	37,326	1,762,156	2,273,447	1,832,661	2,362,915
81	120	0	34,102	1,871,481	2,398,511	1,871,481	2,398,511
TOTAL		200,001	1,544,375				

IMPORTANT: This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

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Minnesota Life Insurance Company

Secure Whole Life (09-110 or ICC09-110)
Participating Whole Life Insurance

Proposed Insured: **Mr Infinite Flyer**
Male / Issue Age 40
Preferred, Non-Tobacco

Initial Base Death Benefit: **\$492,928**
Initial Dividend Option: **Paid Up Additions**
Initial Annual Premium Outlay: **\$10,000.00**
Illustrated Premium Frequency: **Annual**

Numeric Summary

Year	Age	Total Contract Premium	GUARANTEED		NON-GUARANTEED			
			Cash Value	Death Benefit	Mid-Point Dividend Scale		Current Dividend Scale	
						Cash Value	Death Benefit	Cash Value
5	44	10,000	30,773	492,932	32,933	498,923	35,146	505,030
10	49	10,000	85,336	492,932	92,943	513,353	101,035	534,974
20	59	10,000	226,012	492,932	257,799	559,219	294,309	635,039
Age	70	0	302,472	492,932	386,320	627,006	493,266	797,368

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. The representative has told me they are not guaranteed.

I understand the representative signing below is an appointed agent for and represents Minnesota Life and will provide service with regard to any Minnesota Life product I purchase. I understand Minnesota Life pays cash compensation and may pay non-cash compensation to its representatives and the amount of the compensation will vary depending on the product purchased, as well as such factors as the product design, benefits, and features that are purchased and incorporated into my insurance program. I also understand that other factors, including the volume of business sold, may impact the amount of cash or non-cash compensation that is paid.

Signature of Applicant

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I have received and reviewed the current product training materials provided by Minnesota Life and have not made any statements that are inconsistent with these materials.

Signature of Representative

Date

Edward R Hinerman

Minnesota Life Insurance Company
A Securian Financial Affiliate
www.minnesotalife.com

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651.665.3500 . 651.665.4488 Fax
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Client Input Summary

Company: Minnesota Life \ Securian Life
Product: Secure Whole Life

November 5, 2011
2.51.00, 6.00.29

Insured

First Name	Mr Infinite
Last Name	Flyer
Sex	Male
Date of Birth	09/30/1971
Backdating to save age?	No
Age	40
Class	Preferred
Table Rating	None
Flat Extra	
State of Issue	Alabama

Solve For

Solve For	Face Amount
Annual Premium	10000
Paid-up at	@60

Disbursements

Disbursements	No
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Policy Options

Dividend Option	01 to 81 - Paid-Up Additions
Interest Rate	5.50
Premium Mode	Annual
Prevent MEC	Yes
1035 Exchange Amount	1.00
1035 Exchange Basis	0.00
1035 Policy a MEC	No
1035 Offset Contract Premium	No
Revised Illustration	No
Revised Illustration Policy Number	

Policy Riders

Policy Riders	No
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Term Riders

Term Riders	No
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Client Input Summary

Company: Minnesota Life \ Securian Life
Product: Secure Whole Life

November 5, 2011
2.51.00, 6.00.29

Optional Reports

Optional Reports

No

Agent Info

Agent Name

Edward R Hinerman

Agent License #