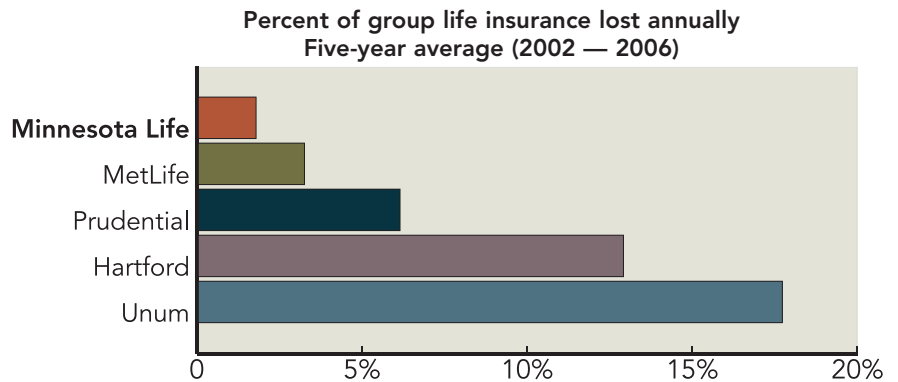


# A solid choice in group life benefits

## Highest retention rate

We retain our group life business. We have the lowest lapse rate among leading group life insurers.



Source: Exhibit of Life Insurance, page 26 of Annual Statement

## Financially strong

Minnesota Life consistently earns high financial ratings. Our ratings reflect strong sales and earnings growth and our ability to retain clients.

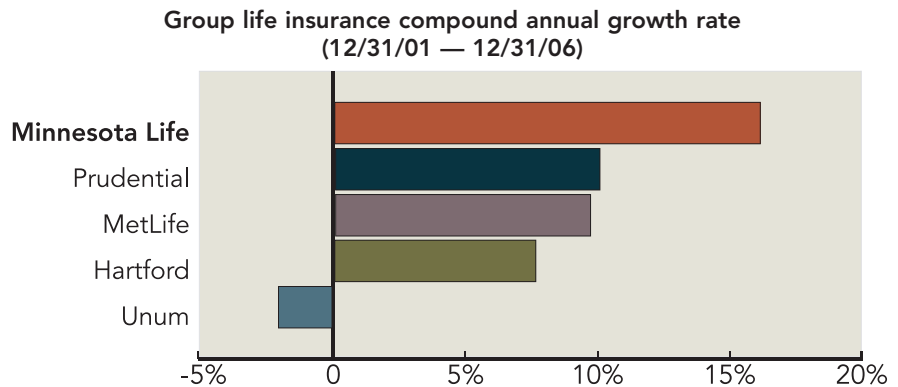
Ratings as of November 30, 2007

	A.M. Best	S&P	Moody's	Fitch
	Superior	Very Strong	Excellent	Very Strong
MetLife	A+	AA	Aa2	AA
<b>Minnesota Life</b>	<b>A+</b>	<b>AA-</b>	<b>Aa2</b>	<b>AA</b>
Prudential	A+	AA	Aa3	AA
Hartford	A+	AA-	Aa3	AA
	Excellent	Good	Adequate	Strong
Unum	A-	BBB+	Baa1	A-

Leading writers of group life insurance based on December 31, 2006 insurance in force, as reported by A.M. Best

## Fastest-growing

Minnesota Life is the fastest-growing large group life insurance carrier. Clients trust us to identify their needs, develop solutions and deliver results.



Based on insurance in force, A.M. Best Group Life Statistical Study annual results 2001-2006

### Minnesota Life Insurance Company

A Securian Company  
www.lifebenefits.com

400 Robert Street North  
St. Paul, MN 55101-2098  
1-800-606-LIFE (5433)

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