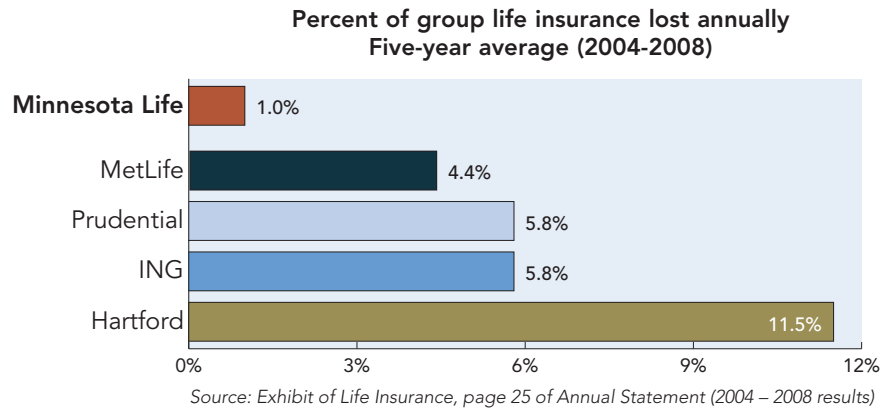


# A solid choice in group life benefits

## Highest retention rate

We keep our group clients. We have the lowest lapse rate among leading group life insurers.



## Highly rated

Minnesota Life receives high ratings for financial strength and claims-paying ability.

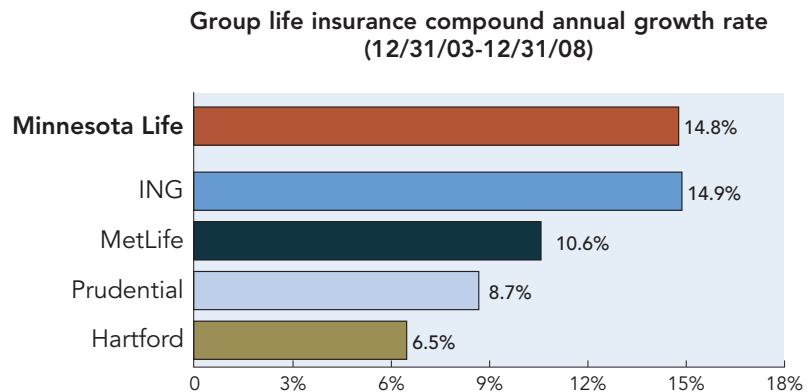
**Ratings as of August 1, 2009**

|                       | 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>Aa3</b> | <b>AA-</b>  |
| Prudential            | Superior  | Very Strong | Good       | Very Strong |
|                       | A+        | AA-         | A2         | A+          |
| ING                   | Excellent | Strong      | Good       | Very Strong |
|                       | A         | A+          | A1         | AA-         |
| Hartford              | Excellent | Strong      | Good       | Strong      |
|                       | A         | A           | A3         | A-          |

Leading writers of group life insurance based on December 31, 2008 insurance in force, as reported by A.M. Best

## Leading growth

Our growth rate consistently exceeds that of some of the largest group life insurance writers in the industry.



Based on insurance in force, A.M. Best Group Life Statistical Study annual results 2003-2008

**Minnesota Life Insurance Company**  
A Securian Company

**Group Insurance**  
[www.lifebenefits.com](http://www.lifebenefits.com)

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