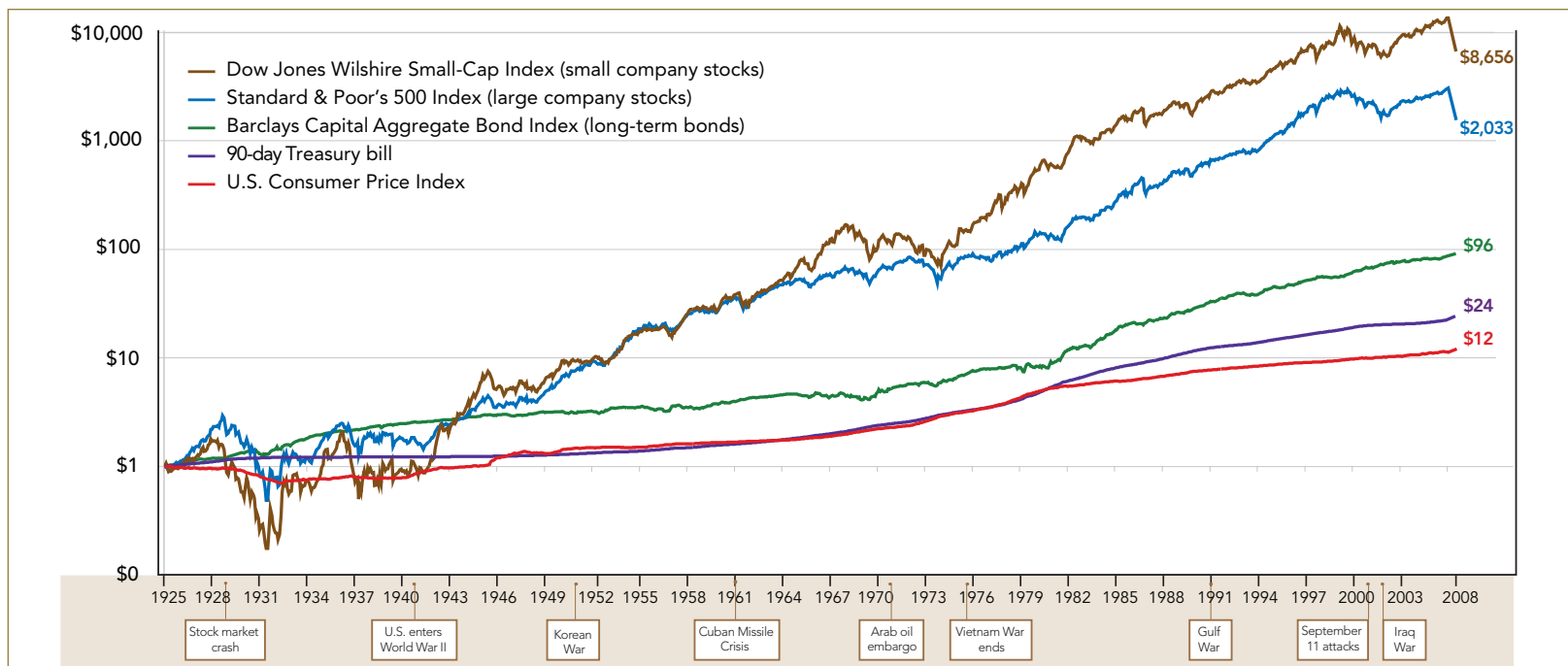


# Current market *Solutions for you*

We understand that the turmoil in the financial markets may be causing you to question your investment strategy. While the markets will continue to fluctuate, it's important to remember that most retirement savings are based on investing for the long-term, not immediate returns. You should consider your goals carefully before making any changes to your investment selections because of current market volatility.

## Stocks, bonds and inflation: A long-term perspective

The chart below shows the change in value of \$1 invested on January 1, 1926, in hypothetical investments represented by four different asset classes: small company stocks, large company stocks, long-term government bonds and Treasury bills. It also shows the growth in inflation over the same period of time. You can see that stocks have had the highest returns over that period of time but they have also experienced the greatest short-term fluctuations.



more »

Assumes reinvestment of income and no transaction costs or taxes. This is a hypothetical example for illustrative purposes only. Past performance does not guarantee future results. You cannot invest directly in any of the indexes shown.

Financial security  
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# What can you do now?

## Stay calm and review your investment objectives

While this may be a good time to reevaluate your portfolio, it could be the wrong time for big changes to your investment strategy. If your investment goals have not changed, you have diversified your investments and have a long-term approach, trust those strategies to pay off over the long-term.

## Review your time horizons

Your time horizon or how long you intend to invest matters. Your investment strategy should reflect your time horizon, and if you are getting closer to retirement, you should consider less exposure to risk in your portfolio. If you have many years left to invest, you should remain calm and let the market work.

## Don't try and jump in and out of the market

Successful market timing during a bear market, like the one we are in now, is extremely difficult. It requires two near perfect actions – getting out at the right time and getting back in at the right time. A common mistake investors make is to lose patience and sell at or near the bottom of a bear market. This is a sure way to lock in your losses.

## Maintain a diversified investment portfolio

In any type of market you can spread your risks by selecting a mix of investments that includes stocks, bonds and money market instruments.

## Continue to invest regularly every month or quarter

Although it doesn't guarantee a profit or protect against loss in declining markets, regular investing or dollar-cost averaging is one way to take advantage of a bear market. Since you are investing the same dollar amount regularly, you end up buying more units when the price is down.

Our financial strength is based on ratings assigned to our life insurance company affiliates general account(s) by the rating agencies which review our financial strength and claims-paying ability. For more on our ratings, please see [securian.com/financials](http://securian.com/financials).

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[www.securianretirementcenter.com](http://www.securianretirementcenter.com)

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While no one can be certain what path the markets will take in the future, time may continue to be your greatest ally. Before making any changes to your investments during this period of market volatility, consider your long-term goals and the potential impact of your choices. If you have questions regarding your account, call **1-800-233-2881** or log on to [SecurianRetirementCenter.com](http://SecurianRetirementCenter.com).

### Securian remains strong

*For more than 128 years, Securian Financial Group and its affiliates have weathered economic ups and downs, prospering in good times and bad. Our ability to thrive during turbulent economic times reflects our commitment to maintaining unquestionable financial strength as well as our ability to take a long-term perspective in our management and investment strategies. We are not a public company and therefore not as subject to the short-term demands of Wall Street or the markets. You can be confident in the financial strength of Securian.*

Asset allocation and diversification do not guarantee against loss. They are methods used to manage risk. This information should not be considered tax advice. You should consult your tax advisor regarding your own tax situation. Since dollar cost averaging involves regular investment purchases regardless of fluctuations, consider your financial ability to continue purchases through periods of low price levels.

The Dow Jones Wilshire U.S. Small-Cap Index measures the performance of the small capitalization sector of the United States equity market. It is a marketweighted index comprised of 250 stocks. Component issues were chosen on the basis of market capitalization, liquidity and industry group representation.

Investments in small, mid and micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity.

The Standard & Poor's 500 Dividend-Adjusted Index is market-value weighted based on 500 common stocks, which are traded on the NYSE, AMEX and NASDAQ. The weightings make each company's influence on the performance of this index directly proportional to that company's market value.

Barclays Capital Aggregate Bond Index is a market-weighted index to cover the U.S. investment grade fixed rate bond market. The index includes government and corporate securities, agency mortgage pass-through securities and asset-backed securities.

Government bonds offer a fixed rate of return if held to maturity and are backed by the U.S. Government.

The Consumer Price Index is an inflationary index that measures the change in the cost of a fixed basket of products and services.