
Securian expands suite of annuity solutions

By Editorial Staff Thu, Dec 1, 2016

Securian's new SecureLink Future fixed indexed annuity offers a lifetime income benefit with an 8% annual rollup in each year with no withdrawals (or 200% after 10 years with no withdrawals). The company also introduced a variable annuity for fee-based advisors.

Securian Financial Group has added four new annuity solutions to its suite of products designed to help financial advisors meet their clients' retirement income needs:

SecureLink Future: Fixed indexed annuity

Securian is adding a fixed indexed annuity—SecureLink Future—to its product lineup. For clients seeking retirement asset growth plus the protection of guarantees, SecureLink Future provides:

- Four account options to allocate purchase payments
- Indexed accounts linked to indices from S&P 500 and Barclays
- Choice of seven or nine year surrender charge periods

Achiever Lifetime Income: Lifetime withdrawal benefit for SecureLink Future

Advisors can offer clients more guarantees, along with flexible access to their SecureLink Future annuity, with Achiever Lifetime Income—an optional guaranteed lifetime withdrawal benefit (GLWB). Available at contract issue for an annual fee of 1.15% of the benefit base (single and joint), Achiever Lifetime Income provides:

- Guaranteed annual income of 3.5% to 7% of the benefit base (single life), or 3% to 6.5% (joint life)
- An 8% percent enhancement added to the benefit base in each year with no withdrawals during the first 10 years
- A 200% benefit base guarantee if no withdrawals are taken in the first 10 years

Premier Protector: Accelerated death benefit with spending flexibility

Premier Protector is an optional variable annuity death benefit available at contract issue for an additional cost. Beyond protecting and growing assets for beneficiaries, Premier Protector allows a client to accelerate access to the death benefit upon experiencing a permanent chronic or terminal illness. Once accelerated, the client has complete flexibility in how the benefit proceeds are spent.

Multioption Advantage: Variable annuity for fee-based platforms

Securian has developed MultiOption Advantage—a new variable annuity for fee-based platforms—for advisors and broker-dealers interested in diversifying their variable annuity product offerings. The mortality and expense risk fee is 0.45% during the accumulation period and 1.20% during the annuity period, according to the [prospectus](#).

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