



Insurance products issued by:
Minnesota Life Insurance Company

Premium Deposit Account rate increase effective November 1, 2023

Effective November 1, 2023, we are increasing our Premium Deposit Account (PDA) interest rates by 0.25%. New rates will be reflected on the financial professional site and in the illustration system on November 1, 2023.

Premium Deposit Account	October	November
All products (excluding Pennsylvania)	5.00%	5.25%
All products (Pennsylvania only)	4.50%	4.75%

[View PDA highlights](#)

Contact us

Questions?

Please call our Life Sales Support Team at [1-888-413-7860](tel:1-888-413-7860), option 1



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Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

The Premium Deposit Account Agreement has restrictions that may result in termination of the agreement prior to the payment of all of the planned premiums and may result in the loss of expected interest. Interest credited when used to pay policy premiums will be reported as taxable income to the policy owner.

Interest may vary by state. PDA interest is dependent on the number of annual planned premium payments paid from the PDA. The same interest rate is applied for all payments. If paying 11 premiums, one premium must be paid at issue; therefore, a maximum of 10 years of additional premiums may be deposited into the PDA.

In some states, interest may be paid upon death or PDA termination and will be calculated using the Minimum PDA Annual Interest Rate.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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