

Investing for the long run

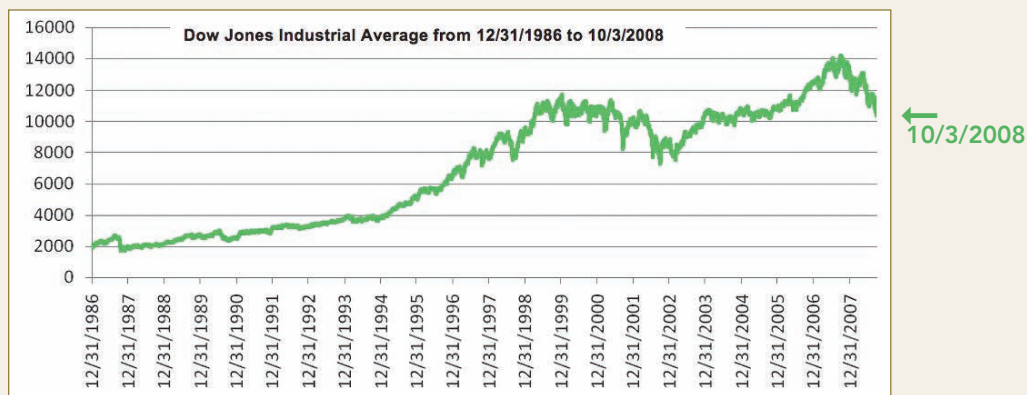
If the recent economic events and stock market's slide have you on edge, you are not alone.

While there are many factors driving the current market volatility (turmoil in the credit markets, a weak housing market and energy costs to name a few), most would agree that the ride has been more than a little turbulent.

It is easy, during times like these, to lose sight of your long-term goals and react to the market changes emotionally. It is important to keep in mind; however, you may be better off to keep a long-term perspective concerning your retirement savings decisions.

A historical perspective

Here is a quick look at how the Dow Jones Industrial Average, which tracks performance of certain stocks and provides a general picture of the state of the stock market, has performed since the end of 1986. You will notice that there have been many ups and downs over the last 20 plus years.



Past performance is not indicative of future results. You cannot invest directly in an index.

Securian remains strong

For more than 128 years, Securian Financial Group has 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. Because of our mutual holding company structure, we have no shareholders, allowing us to focus on our customers and their interests. You can be confident in the financial strength of Securian.

more »

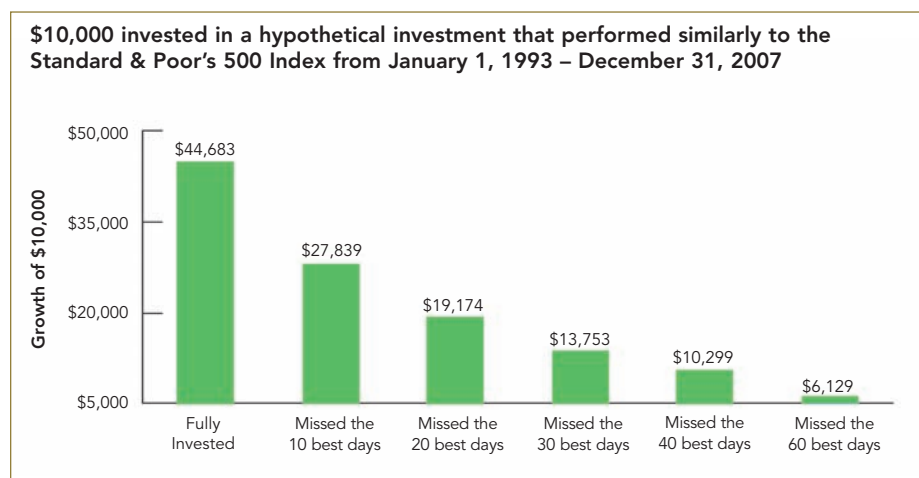
There are pitfalls to timing the market

Buy low, sell high. It's one of the most basic and well known rules of investing. But many investors break that rule repeatedly. As the market rises and falls, fear and greed take over. Caught up in emotions, investors end up buying high and selling low. The best approach may be to avoid trying to time the market.

Being invested in a well diversified portfolio that is appropriate for your age and risk tolerance is a key investing strategy for any market.

Staying invested could increase returns in the long term

Stocks can rise in short, unanticipated bursts. Investors who attempt to time the market often miss those increases, and their returns could suffer. The chart below shows the impact of being out of the market at the wrong time and missing potential increases. Attempting to time the market is potentially hazardous to returns.



Past performance is not indicative of future results. You cannot invest in an index. Indices do not have expenses, and if they did, performance would be significantly lower.

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.

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.

Securian Retirement
www.securianretirementcenter.com

Products and services are provided by one or more of the following affiliates of Securian Financial Group, Inc: Minnesota Life Insurance Company, Securian Retirement, a unit of Minnesota Life, or Securian Life Insurance Company (a New York admitted insurer).
400 Robert Street North, St. Paul, MN 55101-2098
©2008 Securian Financial Group, Inc. All rights reserved.

F69640 10-2008
DOFU 10-2008
A03816-1008