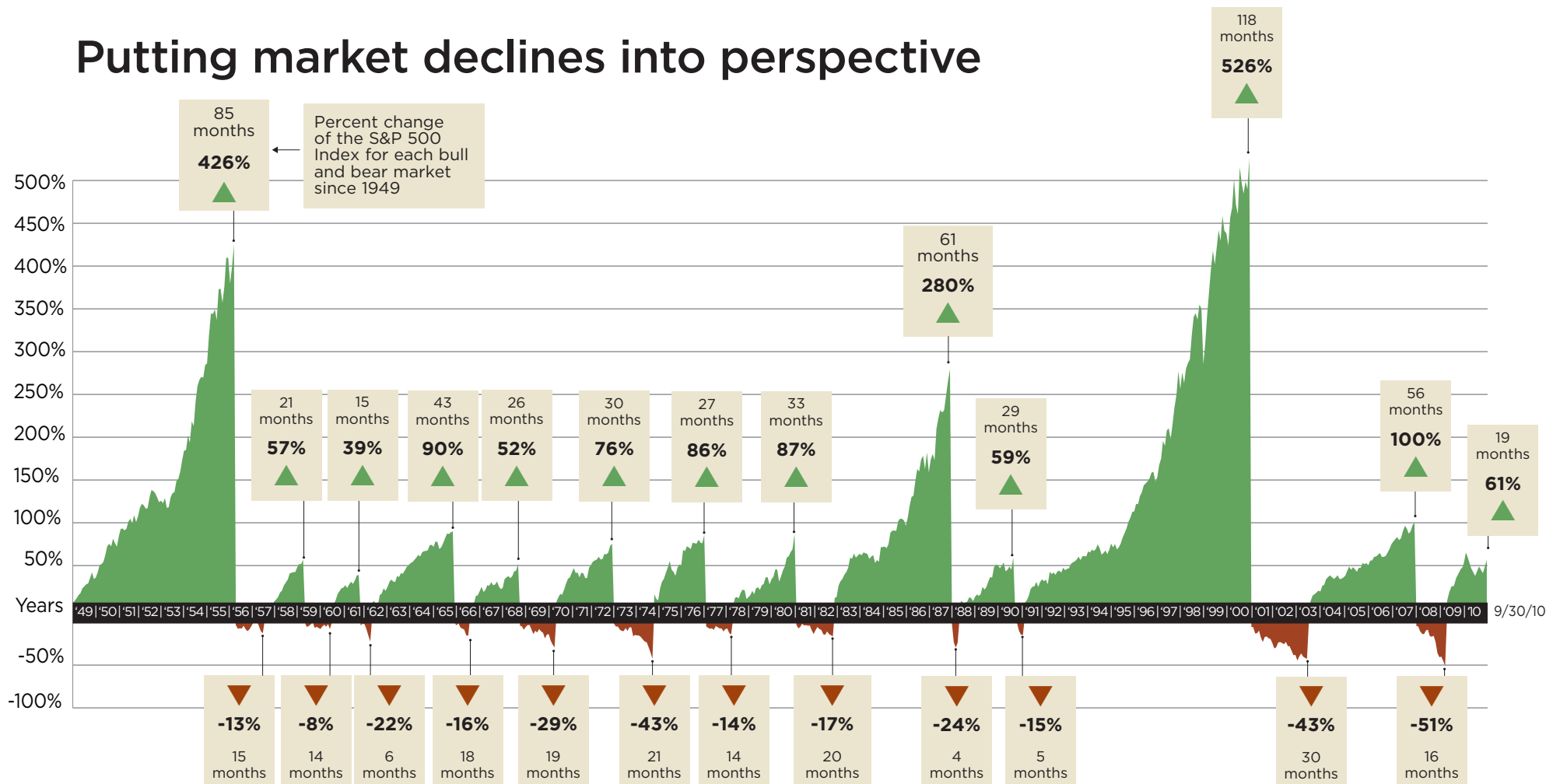


Sound Strategies

Timothy M. Martin
 Financial Advisor*
 Finity Group
 200 1st Ave West, Ste 304
 Seattle, WA 98119
 (206) 906-9625
tim.martin@thefinitygroup.com

Putting market declines into perspective



Information is as of 9/31/10, is historical, and reflects reinvested dividends. Each bull or bear market is determined by at least four consecutive months of continuous gain or decline of at least $\pm 10\%$. Past performance does not guarantee future results. There are no guarantees that prior markets will be duplicated. The S&P 500 Index is an unmanaged index of common stock performance. It is not possible to invest directly in an index.

The market has always recovered

Over the past 60+ years, there have been 12 bear markets, lasting an average of 14 months and declining an average of 24.6% before recovering. By contrast, the 13 bull markets since 1948 have lasted an average of 43 months, each growing an average of 149%.

Take the long view

Don't allow downturns in the marketplace to deter you from sound investing practices. Keep your eye on long-term market performance to help you reach your goals.

Source: Calculated by Securian Financial Group using data provided by Morningstar, Inc. 2010 Morningstar, Inc. All rights reserved. Used with permission. Based on copyrighted works by Ibbotson and Sinquefeld. This information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. This presentation was constructed looking back over a period of time. Market gains and losses cannot be predicted and timing the market to have participated in the gains and avoided the losses shown would not have been an investable strategy.

Sound Strategies are published by Securian Financial Group, Inc and its insurance company affiliates. Variable insurance products are sold by registered representatives of Securian Financial Services, Inc. or other authorized broker-dealers (including any others that may be referenced in this piece) who are not affiliated with Securian Financial Group.