

Advantage Elite Select Term Life

Product Highlights

Financial Professional

WHY ADVANTAGE ELITE SELECT?

- Competitive premiums for 5, 10, 15, 20 and 30-year policy durations
- Benefit Distribution Agreement provides your clients the option to guarantee a regular income stream for beneficiaries¹
- Extended Conversion Agreement allows for full conversion privileges for the duration of the policy
- WriteFit Underwriting™ (WriteFit Express² and WriteFit) helps your client's policy get issued faster
 - Coverage approval in less than 48 hours after tele-interview for qualified clients
 - Easy to apply and supports in good order with eApp
 - Standard or better underwriting classes available (\$100,000 minimum face amount)

Premium band	Band One		Band Two	Band Three	Band Four
Face amount	\$50,000 - \$99,999	\$100,000 - \$250,000	\$250,001 - \$1 million	\$1,000,001 - \$3 million	\$3,000,001+
Underwriting process	WriteFit Express		WriteFit or traditional	Traditional	
Underwriting classes	Standard	Standard or better	WriteFit: Standard or better Traditional: All available classes	All available classes	
Duration	issue ages		issue ages		
5 and 10 years	16-54		16-80		
15 years	16-54		16-70		
20 years	16-54		16-65		
30 years	16-45		16-50		
Policy fee	\$50		\$95		
	All bands				
Renewable	To age 95				
Optional agreements ³	Accelerated Death Benefit Agreement, Accelerated Death Benefit for Terminal Illness Agreement, Benefit Distribution Agreement, Children's Term Agreement, Chronic Illness Conversion Agreement, Extended Conversion Agreement, Waiver of Premium Agreement				
Minimum face	\$50,000				
Maximum face	\$5 million (for amounts over \$5 million, contact your underwriter)				
Conversion period for all bands	5, 10 and 15-year durations: 5 years 20 and 30-year durations: 10 years				
Extended conversion option	The Extended Conversion Agreement allows the conversion period to be extended to the full duration of the policy or to age 75. An additional charge equal to approximately 3% of the base premium will apply. The 5-year duration offers conversion credits equal to the first year annual term premium paid. This credit can be applied to the new policy as premium, cash value, or taken in cash by the policyholder. The Benefit Distribution Agreement allows conversions equal to the face amount of the policy.				

¹ The amount exceeding the original face amount will be taxable as income.

² WriteFit Express not available with the Chronic Illness Conversion Agreement. If declined through WriteFit Express, a 90-day waiting period will be enforced before a new application can be submitted.

³ Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states, may exist under a different name in various states and may not be available in combination with other agreements.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

The Benefit Distribution Agreement installment payment could be payable for a period up to 30 years. The factor rate used in the calculation of the installment payment is set at the time of policy issue.

The beneficiary of the policy will not be able to change the installment portion of the death benefit after the death of the insured. A portion of the benefit that is paid out in installments will be taxable as income. This taxable portion represents the amount of the benefit that exceeds the policy's death benefit.

Securian Financial Group, Inc.

www.securian.com

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 Saint 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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