

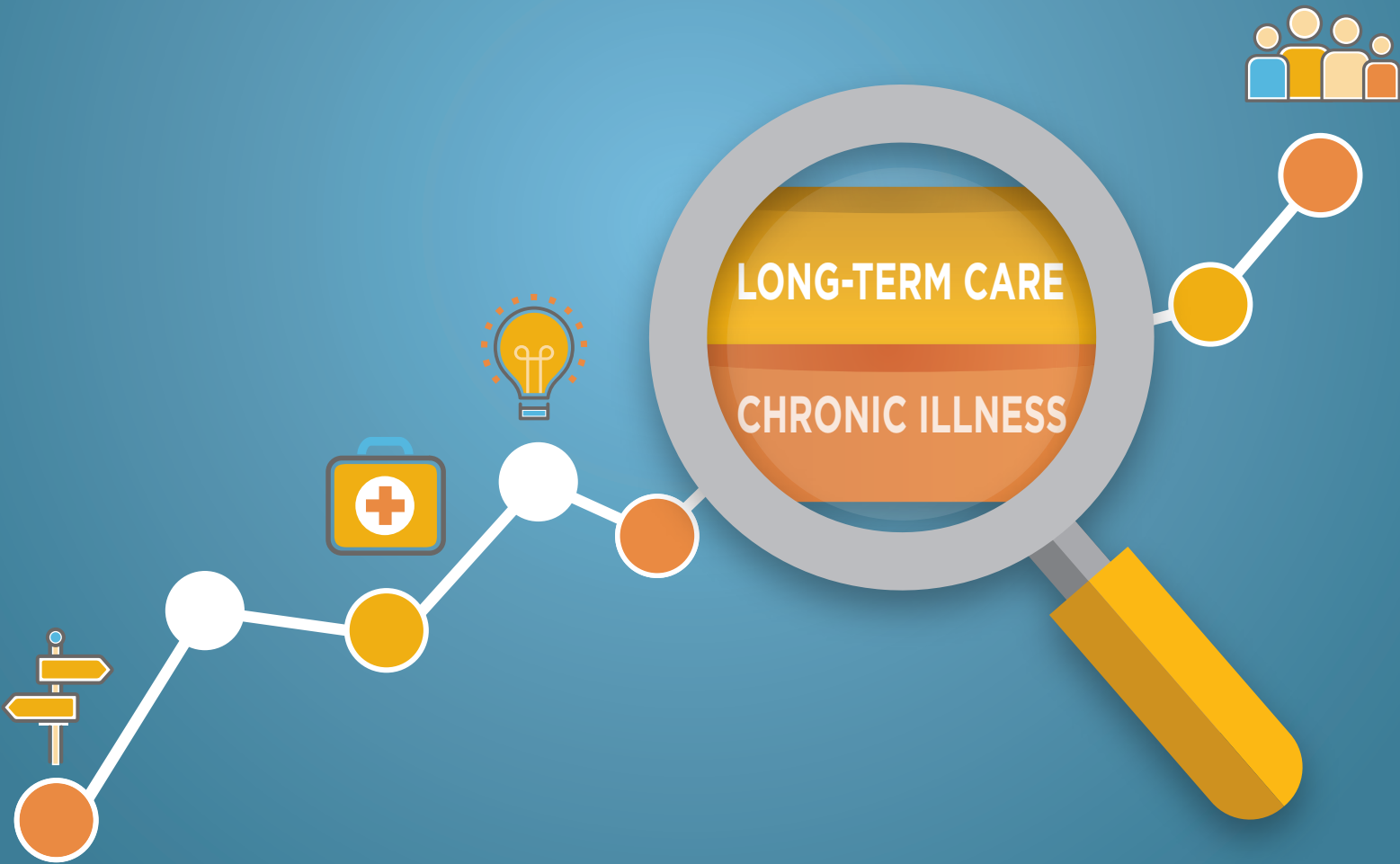
Long-Term Care and Chronic Illness
Individual Life Insurance

Insurance products issued by: Minnesota Life Insurance Company

Financial security
for the long run®



Long-Term Care and Chronic Illness Products **AT-A-GLANCE**





Securian offers tax-advantaged, long-term care (LTC) and chronic illness (CI) solutions to address a wide range of client needs. Use this products at-a-glance to learn more about our current LTC and CI agreements and products – as well as how they compare to one another – and find the ideal solution for your client.

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Agreement and life product comparison

Agreements available with life insurance products

Agreement	Availability ¹	Ideal client	Benefits	How it works
Chronic Illness Conversion Agreement (CICA)	<ul style="list-style-type: none"> Available with fully underwritten term policies with face amounts of \$250,000 - \$5 million Must have the Extended Conversion Agreement (ECA) 	<ul style="list-style-type: none"> Individuals who plan to convert their term policy to permanent coverage in the future Want to lock in their insurability for chronic illness protection 	<ul style="list-style-type: none"> Guarantees the right to convert to an available individual life policy that offers chronic illness benefits Does not require evidence of insurability at the time of conversion 	<ul style="list-style-type: none"> Underwritten at issue; premium based on age, sex, underwriting class and coverage amounts Upon adding the CICA to an Advantage Elite Select Term policy, the policyholder chooses the maximum chronic illness death benefit amount that will be available upon conversion Owner may convert any percentage of this amount for chronic illness benefits with the addition of the Chronic Illness Agreement on the policy.²
Accelerated Death Benefit for Chronic Illness Agreement (CIA)	<ul style="list-style-type: none"> Available with any of our currently available individual universal life insurance policies 	<ul style="list-style-type: none"> Protection-focused individuals 	<ul style="list-style-type: none"> Provides a chronic illness benefit payment through an acceleration of death benefit when the insured is chronically ill Cash indemnity benefits can pay for care or anything clients choose 	<ul style="list-style-type: none"> Underwritten at issue; charge based on age, sex, underwriting class and coverage amounts 2% or 4% monthly chronic illness benefit payments reduce the policy's death benefit dollar-for-dollar
Long-Term Care Agreement (LTCA)	<ul style="list-style-type: none"> Available in California with Accumulator IUL, Eclipse IUL, Eclipse Protector IUL, Accumulator VUL and VUL Defender® 	<ul style="list-style-type: none"> Protection-focused individuals 	<ul style="list-style-type: none"> Provides a long-term care benefit payment through an acceleration of the death benefit when the insured is chronically ill Traditional indemnity payments can pay for care or anything the clients choose 	<ul style="list-style-type: none"> Underwritten at issue; charge based on age, sex, underwriting class and coverage amounts 2% or 4% monthly LTCA benefit payments reduce the policy's death benefit dollar-for-dollar
Chronic Illness Access Agreement (CIAA)	<ul style="list-style-type: none"> Available with Orion IUL 	<ul style="list-style-type: none"> Accumulation-focused individuals 	<ul style="list-style-type: none"> Provides a chronic illness benefit payment through an acceleration of death benefit when the insured is chronically ill 	<ul style="list-style-type: none"> No underwriting or charge for this agreement When an annual chronic illness benefit payment is made, the amount of death benefit accelerated will be greater than the chronic illness benefit payment

Please note the following 2017 IRS per diem limits: \$10,800/month or \$131,400/year. Based on \$360/day for 30-day month and 365-day year.

¹ "Availability" based on state approvals.

² If the owner adds the Chronic Illness Agreement at the time of conversion, a minimum of \$100,000 of the CICA amount must be converted. No more than the new permanent base face amount may be converted. If the policy has the Benefit Distribution Agreement, the CICA maximum is the base face amount.

Permanent life products with built-in long-term care or chronic illness benefits

Product	Ideal client	Benefits	How it works
<p>CareShield Universal Life (CareShield®)</p> <p>Universal life policy with built-in accelerated death benefits for chronic illness</p>	<ul style="list-style-type: none"> • Individuals seeking both life insurance coverage and chronic illness benefits • Desires lifetime guaranteed premiums 	<ul style="list-style-type: none"> • Guaranteed premiums will never increase • Life insurance death benefit that can be accelerated for chronic or terminal illness • Return of premium option • Cash indemnity benefits can pay for care or anything clients choose 	<ul style="list-style-type: none"> • Client pays annual, semi-annual, quarterly or monthly premiums • CareShield provides benefits: <ul style="list-style-type: none"> - Tax-free death benefit - Monthly 4% acceleration of death benefit for chronic illness - Terminal illness benefit - 50%, 75% or 100% Return of premium after 15, 20 or 25 years
<p>SecureCare Universal Life (SecureCare)</p> <p>Hybrid life/LTC, single-premium, permanent life insurance policy with indemnity-style long-term care benefits</p>	<ul style="list-style-type: none"> • Individuals with the primary need to cover potential long-term care expenses • Desires benefits that may keep up with inflation • Desires a single-premium solution • Individuals with enough assets to cover retirement income needs 	<ul style="list-style-type: none"> • Simplicity of traditional indemnity benefits only requires clients to show they received informal care or at least \$1 of qualified LTC expenses to receive up to the full monthly benefit • Flexibility to customize coverage period • Enhance coverage through inflation protection option • Freedom to choose where and how clients receive care 	<ul style="list-style-type: none"> • Client funds the policy with a one-time, lump-sum premium and can choose among the following: <ul style="list-style-type: none"> - LTC benefit period (2-7 years) - Inflation protection (3% simple, 5% simple, 3% compound, 5% compound) • Return of premium upon policy surrender (80% after first year, up to 100% return of premium beginning the sixth year)³ • If LTC benefits are exhausted, minimum death benefit of 10% of face amount or \$10,000 – whichever is less

Please note the following 2017 IRS per diem limits: \$10,800/month or \$131,400/year. Based on \$360/day for 30-day month and 365-day year.

³ Upon surrender, the policy owner will receive the greater of the surrender value and the return of premium value minus any benefit payments received minus any indebtedness. The return of premium may not equal the sum of premiums paid. Surrenders are subject to a return of premium vesting schedule. Policies that are fully vested are eligible for a full return of all premiums paid.

Chronic Illness Conversion Agreement (CICA)

Available in all states except California, Hawaii, Massachusetts and Washington

Why CICA?

- Guarantees your client the right to convert to an available individual life policy and add the Accelerated Death Benefit for Chronic Illness Agreement
- No evidence of insurability needed at the time of conversion

Issue ages	16-60
Extended Conversion Agreement (ECA) requirements	Must have the ECA (not applicable on 5-year term)
Conversion period	The lesser of age 65 or the end of the ECA period (may differ from base life policy)
Available on face amounts	\$250,000 minimum; \$5 million maximum
CICA maximum	If the policy has the Benefit Distribution Agreement, the CICA maximum is the base face amount
CICA minimum	<ul style="list-style-type: none">• If the owner adds the Chronic Illness Agreement at conversion, a minimum of \$100,000 of the CICA amount must be converted• No more than the new permanent base face amount may be converted

Accelerated Death Benefit for Chronic Illness Agreement (CIA)

Available in all states except California

Why CIA?

- Enhances your client’s life insurance policy with chronic illness protection
- Choice of 2 or 4 percent monthly benefit
- Flexibility in selecting benefit amount when exercised
- Cash indemnity benefits provide freedom to save or spend benefit payments any way your client chooses

Issue ages	20-80
Maximum CIA face amount	Amount selected at time of issue. 10%-100% of the life insurance base face amount (not to exceed \$5 million)
Cost	Charge equals the chronic illness cost of insurance rate multiplied by the chronic illness net amount at risk. Rate varies by age, gender and underwriting class
Maximum monthly CIA benefit⁴	The lesser of 2 or 4 percent of the CIA face amount or IRS per diem limit
Elimination period	All states except NY: 90 calendar days ⁵ New York: None
Benefit payments	All states except NY: Not paid during elimination period, not paid retroactively New York: Paid retroactively to the beginning of the insured’s certification as being chronically ill
Benefit eligibility	All states except NY: (1) Certified as a chronically ill individual ⁶ (2) Elimination period satisfied (3) Policy is in force New York: (1) Certified as a chronically ill individual ⁷ and requires continuous care for the remainder of the insured’s life in his or her home or eligible facility (2) Receiving services which are specified in the plan of care and expected to remain so for the remainder of his or her life (3) Proof of loss includes expenses incurred and a plan of care (4) Policy is in force
Underwriting issue classes	Preferred, Standard Plus, Standard
Impact to base life insurance policy⁴	While monthly CIA benefits are being paid: <ol style="list-style-type: none"> 1. Life insurance death benefit and surrender value are reduced 2. A portion of the CIA benefit may be applied to any outstanding loans, if applicable 3. No loans or partial surrenders (not applicable in NY) 4. The accumulation value is moved to the Fixed Account or Guaranteed Interest Account, if applicable
Monthly benefit termination	Chronic illness benefits end upon: <ul style="list-style-type: none"> • Depletion of dedicated CI death benefit amount • Insured’s death • Policy surrender • Failure to meet eligibility requirements

⁴ The accumulation value, surrender value, loan value, and death benefit will be reduced by a chronic illness benefit payment under this agreement.

⁵ The expected 90-day period for loss of functional capacity does not establish a waiting period beyond the elimination period before benefits become payable under the agreement.

⁶ Insured has been certified by a licensed health care practitioner within the preceding 12-month period as: (1) being unable to perform without substantial assistance, at least two Activities of Daily Living due to loss of functional capacity (activities that include eating, bathing, toileting, continence, dressing and transferring) for period of at least 90 days(footnote 5) or (2) requiring substantial supervision to protect the insured from threats of health and safety due to sever cognitive impairment. (Confinement due to medical condition is required to be permanent in CT.)

⁷ Insured has been certified by a licensed health care practitioner as (1) being unable to perform, without substantial assistance from another person, at least two Activities of Daily Living due to a loss of functional capacity for at least 90 days; or (2) requiring substantial supervision to protect the person from threats to health and safety due to severe cognitive impairment.

Long-term Care Agreement (LTCA)

Only available in California

Why LTCA?

- Enhances your client’s life insurance policy with long-term care protection
- Choice of 2 or 4 percent benefit
- Flexibility in selecting benefit amount when exercised
- Traditional indemnity benefits means freedom to save or spend benefit payments any way your client chooses

Issue ages	20-80				
Maximum LTCA face amount	Amount selected at time of issue. 10%-100% of the life insurance base face amount (minimum of \$100,000, not to exceed \$5 million)				
Cost	Charge equals LTCA cost of insurance rate multiplied by LTCA net amount at risk. Rate varies by age, gender and underwriting class				
Maximum monthly LTCA benefit⁸	The lesser of 2 or 4 percent of the LTCA face amount or IRS per diem limit				
Elimination period	90 calendar days				
Benefit payments	Not paid during elimination period, not paid retroactively				
Benefit eligibility	(1) Certified as a chronically ill individual ⁹ (2) Insured is receiving qualified LTC services covered under this agreement (3) Plan of care submitted to us (4) Elimination period satisfied (5) Policy is in force				
Underwriting issue classes	Preferred, Standard and Substandard				
Impact to base life insurance policy⁸	<p>While monthly LTCA benefits are being paid:</p> <table border="0"> <tr> <td>1. Life insurance death benefit and surrender value are reduced</td> <td>3. No loans or partial surrenders while on claim</td> </tr> <tr> <td>2. A portion of the LTCA benefit may be applied to any outstanding loans, if applicable</td> <td>4. The accumulation value is moved to the Fixed Account or Guaranteed Interest Account, if applicable</td> </tr> </table>	1. Life insurance death benefit and surrender value are reduced	3. No loans or partial surrenders while on claim	2. A portion of the LTCA benefit may be applied to any outstanding loans, if applicable	4. The accumulation value is moved to the Fixed Account or Guaranteed Interest Account, if applicable
1. Life insurance death benefit and surrender value are reduced	3. No loans or partial surrenders while on claim				
2. A portion of the LTCA benefit may be applied to any outstanding loans, if applicable	4. The accumulation value is moved to the Fixed Account or Guaranteed Interest Account, if applicable				
Monthly benefit termination	<p>Long-term care benefits end upon:</p> <table border="0"> <tr> <td>• Depletion of dedicated LTC death benefit amount</td> <td>• Policy surrender</td> </tr> <tr> <td>• Insured’s death</td> <td>• Failure to meet eligibility requirements</td> </tr> </table>	• Depletion of dedicated LTC death benefit amount	• Policy surrender	• Insured’s death	• Failure to meet eligibility requirements
• Depletion of dedicated LTC death benefit amount	• Policy surrender				
• Insured’s death	• Failure to meet eligibility requirements				

⁸ The accumulation value, surrender value, loan value, and death benefit will be reduced by a chronic illness benefit payment under this agreement.

⁹ Insured has been certified by a licensed health care practitioner within the preceding 12-month period as: (1) being unable to perform without substantial assistance, at least two Activities of Daily Living due to loss of functional capacity (activities that include eating, bathing, toileting, continence, dressing and transferring) for period of at least 90 days (footnote 5) or (2) requiring substantial supervision to protect the insured from threats of health and safety due to severe cognitive impairment.

Chronic Illness Access Agreement (CIAA)

Available in all states except California, Connecticut and New York

Why CIAA?

- Chronic illness benefit payment through an acceleration of death benefit when the insured is chronically ill
- No additional underwriting and can be added at any time after issue
- No monthly charge and allows for additional cash accumulation

Issue ages	0-80 years old based on nearest birthday	
Minimum face amount	\$50,000	
Cost	No additional cost	
When can CIAA be added to the policy	At any time	
Maximum annual benefit	25% of the face amount; the benefit payment cannot exceed the per diem amount allowed by the IRS multiplied by the number of days in the calendar year	
Elimination period	90 Calendar days (variations may apply)	
Benefit payments	One chronic illness benefit payment will be made in any 12-month period measured from the date of the most recent chronic illness benefit payment (variations may apply)	
Benefit eligibility	(1) Certified as a chronically ill individual ¹⁰ (2) Elimination period satisfied (3) No chronic illness benefit payment made in last 12 months (4) Policy is in force (variations may apply)	
Underwriting issue classes	None	
Impact to base life insurance policy	<p>While CIAA benefits are being paid:</p> <ol style="list-style-type: none"> 1. Life insurance death benefit and surrender value are reduced 2. Accumulation value is adjusted 3. A portion of the CIAA benefit may be applied to outstanding loans, if applicable 	
Benefit termination	<p>Chronic illness benefits end upon:</p> <ul style="list-style-type: none"> • Policy surrender • Insured's death • The date that all accelerated death benefits equal the eligible accelerated death benefit amount • The date that all chronic illness benefit payments equal the lifetime maximum chronic illness benefit payment • Receipt of an accelerated death benefit payment under a terminal illness agreement 	

¹⁰ Chronically ill individual: An insured who has been certified by a licensed health care practitioner within the preceding twelve-month period as: (1) being unable to perform, without substantial assistance from another person, at least two activities of daily living due to a loss of functional capacity for a period of at least 90 days, or (2) requiring substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment.

CareShield®

Available in all states except California and New York

Why CareShield?

- Guaranteed death benefit and guaranteed living benefits for chronic illness and terminal illness
- Guaranteed premiums – rates will never increase
- Return of premium feature
- Asset preservation tool

Policy type	Universal life policy with accelerated death benefits for chronic and terminal illnesses
Issue ages	35-75 based on age nearest birthday
Minimum and maximum face amount	\$50,000 minimum; \$500,000 maximum
Death benefit option and test	Level; CVAT
Benefit payments	Maximum monthly cash indemnity benefit is equal to the lesser of 4% of the death benefit or IRS per diem limit. Benefits can be used for any purpose the policyholder chooses. “Chronic illness” does not require an expectation of a permanent condition. ¹¹
Benefit eligibility	(1) Certified as a chronically ill individual ¹⁰ (2) Elimination period satisfied (3) Policy is in force
Terminal Illness benefit	Allows for advance payment of the death benefit if the insured is certified as having a terminal condition (a condition caused by sickness or accident which directly results in a life expectancy of 12 months or less)
Return-of-premium feature¹²	Policyholder can elect to terminate coverage and receive a refund of a portion of premiums paid. <ul style="list-style-type: none"> • After 15th policy anniversary: 50% of premiums returned • After 20th policy anniversary: 75% of premiums returned • After 25th policy anniversary: 100% of premiums returned
No-lapse guarantee	If the policyholder pays the no-lapse-guarantee premium set at issue, coverage is guaranteed to age 121.
Underwriting issue classes	Preferred, Standard, Table Ratings A-H; Male, Female; Tobacco, Non-Tobacco
Impact to base life insurance policy	While monthly chronic illness benefits are being paid: <ol style="list-style-type: none"> 1. Life insurance death benefit and surrender value are reduced 2. A portion of the chronic illness benefit may be applied to any outstanding loans, if applicable 3. No loans or partial surrenders 4. The accumulation value is moved to the Fixed Account
Surrender charge	Applies for the first 15 years after issue or face amount increase
Premium mode	Annual, semi-annual, quarterly and monthly
Monthly benefit termination	Chronic illness benefits end upon: <ul style="list-style-type: none"> • Depletion of dedicated CI benefit face amount • Insured’s death • Policy surrender • Failure to meet eligibility requirements • Indebtedness exceeding accumulation value • Receipt of policyowner’s written cancellation

¹¹ Confinement due to medical condition is required to be permanent in Connecticut.

¹² Only available at given premium refund anniversaries extending 60 days beyond each premium refund anniversary. The premium refund may not equal the sum of premiums paid. Currently, the premium refund cannot exceed 85% of the policy face amount. Insurance coverage terminates if the premium refund is exercised.

SecureCare

Available in all states except California, Florida, Hawaii, Indiana and New York

Why SecureCare?

- Three guarantees:
 - 1) Indemnity-style long-term care (LTC) benefits for up to 7 years; 2) Death benefit; 3) Return of premium
- Optional inflation protection
- Benefits for informal care and care outside the U.S.
- Home modification and caregiver training benefits available before end of elimination period

Policy type	Universal life with indemnity style long-term care (7702B) benefits		
Issue ages	40-75		
Minimum face amount	\$50,000		
Death benefit option and test	Level; CVAT		
Underwriting classes	Simplified Issue, Sex Distinct: Non-tobacco Single, Non-tobacco Couples, Tobacco Single, Tobacco Couples Couple's discount ¹³ available through a special underwriting class; only one need apply to receive it		
Premium payment options	Single pay (direct, EFT or 1035 exchange)		
Agreements available	Extension of Long-Term Care Benefits Agreement, Long-Term Care Inflation Protection Agreement		
LTC benefit period options	Base (embedded within the contract)	Extension (optional)	
	Acceleration period options: 2 or 3 years	Extension of long-term care benefit period options: 2 or 4 years	
	Acceleration and Extension combinations can result in a total guaranteed benefit period of 2 to 7 years. This coverage period could be even longer if insured chooses to receive less than the maximum monthly/annual benefit. ¹⁴		
Benefit eligibility	(1) Certified as a chronically ill individual ¹⁰ (2) Insured is receiving qualified LTC services covered under this policy (3) Plan of care submitted to us (4) Elimination period satisfied (5) Policy is in force		
Optional Long-Term Care Inflation Protection Agreement	Increases monthly LTC benefit at a set percentage annually; options include 3% simple interest, 5% simple interest, 3% compound or 5% compound interest		
Guaranteed minimum death benefit	10% of the base face amount or \$10,000, whichever is less		
Elimination period	0 Days for home modification and caregiver training; 90 calendar days for all other benefits		
Qualified/covered benefits	<ul style="list-style-type: none"> • Adult daycare • Assisted living • Bed reservation • Benefits outside the U.S.¹⁵ 	<ul style="list-style-type: none"> • Caregiver training¹⁶ • Home health care • Home modification¹⁷ • Nursing home care 	<ul style="list-style-type: none"> • Household services • Hospice • Informal care • Respite care
Return of premium value	Equal to: (1) single premium paid minus the cumulative amount of any partial surrenders, multiplied by (2) the return of premium vesting schedule percentage shown below:		
	Six-year vesting schedule		
	Year 1: 80%	Year 2: 84%	Year 3: 88%
			Year 4: 92%
			Year 5: 96%
			Year 6+: 100%

¹³ Please refer to the financial professional guide and/or application for more details.

¹⁴ The owner does not have the option to take less than the maximum monthly/annual benefit if they have the Long-Term Care Inflation Protection Agreement.

¹⁵ Benefits outside the United States, its territories or possessions allow the insured to receive 50% of his/her maximum monthly benefit. The insured must be certified as being chronically ill by a U.S. licensed health care professional, all medical records are received in English, and the insured must receive care in a facility. If the insured returns to the United States, the non-United States monthly benefit limit will no longer apply.

¹⁶ The caregiver training benefit can be used to pay for training of a friend or family member to provide care to the insured. This benefit can be triggered prior to the elimination period. The maximum benefit is \$1,000.

¹⁷ Home modification benefit allows the insured to pay for modifications to his/her home, enabling the insured to remain in his/her home longer. This benefit can be triggered prior to the elimination period. The maximum benefit is \$5,000.



Whether your clients **NEED PROTECTION** for long-term care, chronic illness, or terminal illness, Securian has them covered. Learn more about our product suite and which life insurance product may be right for your client.

Call Securian's Life Sales Support Team today:

- **1-877-696-6654** (Securian and Broker-Dealer)
- **1-888-413-7860, Option 1** (Independent Brokerage)

WE ARE **SECURIAN**

You may not have heard of us. Boasting is not our strong suit. But we are one of the nation's largest and strongest financial services providers.¹⁸ Securian provides retirement solutions, investments and insurance through our subsidiaries, including Minnesota Life. Minnesota Life issues our life insurance policies¹⁹ and has been a presence in the industry for more than a century.²⁰

For more information about our company and ratings, visit [securian.com/ratings](https://www.securian.com/ratings).

¹⁸ As rated by the four primary financial ratings organizations: A.M. Best, Fitch Ratings, Moody's Investors Service, and Standard and Poor. Ratings assigned to the insurance affiliates of Securian Financial Group, Inc. – Minnesota Life Insurance Company and Securian Life Insurance Company.

¹⁹ 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.

²⁰ Securian Financial Group, and its affiliates, was originally established in 1880.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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

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

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

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Clients should consult their tax advisor when considering taking a policy loan.

Due to uncertainty in the tax law, long term care or chronic illness benefits paid from a life insurance contract may be taxable. Please ensure that your clients consult a tax advisor regarding long term care or chronic illness care benefit payments from a life insurance contract.

The Accelerated Death Benefit for Chronic Illness Agreement, Chronic Illness Access Agreement and CareShield Universal Life may not cover all of the costs associated with chronic or terminal illness. These products are generally not subject to health insurance requirements, and do not provide long-term care insurance subject to state long-term care insurance law. These products are not state-approved Partnerships for Long Term Care Program products, and are not Medicare Supplement policies. Receipt of chronic or terminal illness benefit payments under these products may adversely affect eligibility for Medicaid or other government benefits or entitlements.

SecureCare is a single premium universal life policy with tax qualified long-term care benefits that cover care such as nursing care, home and community based care, and informal care as defined in this policy. This policy provides for the payment of a monthly benefit for qualified long-term care services. This policy also provides an accelerated death benefit for terminal illness. This policy is intended to provide tax qualified long-term care insurance benefits under Section 7702B and tax-free accelerated death benefits for terminal illness under Section 101(g) of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under this policy may be taxable. Please ensure that your clients consult a tax advisor regarding long-term care benefit payments, terminal illness benefit payments, or when taking a loan or withdrawal from a life insurance contract.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its affiliates, have a financial interest in the sale of their products.



SECURIAN®

Financial security for the long run®

Securian Financial Group, Inc.
www.securian.com

INSURANCE | INVESTMENTS | RETIREMENT

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. Variable products offered through **Securian Financial Services, Inc.** Member FINRA/SIPC.

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