



## Individual Life Insurance

Insurance products issued by:  
Minnesota Life Insurance Company  
Securian Life Insurance Company

# Good relationships get better with time



# We give you confidence so you can enjoy the here and now

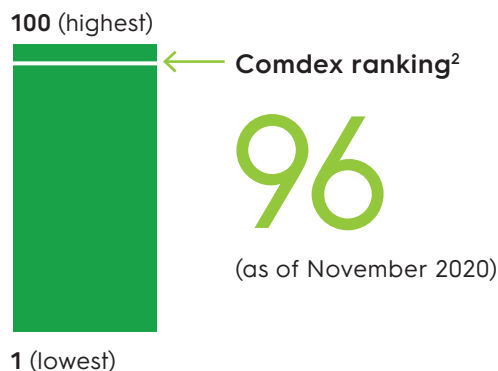
When you purchase life insurance, it's important to work with a company you can count on. At Securian Financial, we're guided by our purpose: helping customers build secure tomorrows. Our longevity, financial strength and diversity are testaments to the strength of our company.

Since 1880, we've been there for those who see family as their most valuable asset – building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers.

We're the eighth largest insurance company in the United States, with **nearly \$1.3 trillion insurance in force and more than 21 million customers in North America.**<sup>1</sup>

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We have the **fourth highest ranking** possible with a Comdex ranking of **96**.



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We have a history of putting our clients' needs first. With our mutual holding company structure, we aren't pressured to deliver short-term returns to shareholders. Instead, we focus on serving your long-term needs.

# Every client is important to us

Our clients who passed away last year left behind someone who counted on them for support – and we were there for them when they needed us most.

# \$380M

**In 2020, we paid over \$380 million to 2,493 families. It didn't matter if...**



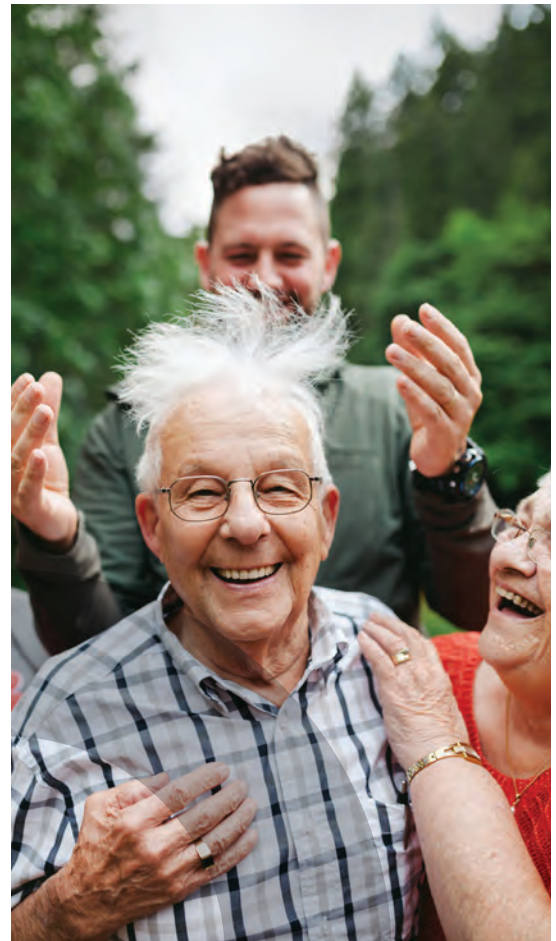
A claim was \$121 or over \$12 million;



The coverage had been in place for 2 days or 91 years;



The individual was 18 years or 103 years old.







## Focused on your priorities

We have offered the same growth cap rates to all of our clients whether they bought their Indexed Universal Life (IUL) policy 10 days or 10 years ago. **We have not used higher introductory caps to entice sales.**



## Policies that work for you

We design policies for real life and want your policy to work for you. If you own one of our older products and you think one of our new products will better suit your needs, we make it easy to exchange your existing policy for a new one whenever possible. And in general, we don't require additional medical evaluations if the face amount remains the same.



## Loyalty to all our clients

Since 2006, we've provided over 50 product enhancements to existing policyholders. For example, we offer new indexed accounts and agreements to our existing policyholders whenever possible.



Other companies lower caps on current policies and launch new products with higher rates – which can negatively impact existing policy performance.



Other companies may require you to surrender a policy, incurring fees, and may require additional medical evaluations.



Other companies require clients to purchase an entirely new product to get the same benefits instead of applying new features and enhancements to existing contracts.

## When we do well, you do well

We reinvest our profits back into the clients who help earn them by offering higher caps and dividends. Some carriers use profits from one business line to improve another business line's products. That means the profits those clients helped earn are reinvested in completely different contracts.



## One size does not fit all

Whether you need protection for your loved ones after you're gone, help funding college for your kids, supplemental retirement income or help with medical expenses – we've got a solution that fits your needs.





## Learn more

Find out more about how we value our clients – visit **securian.com** today.

1. Eighth largest insurance company based on 2019 total life insurance in force for Minnesota Life Insurance Group A.M. Best's Statistical Study, U.S. total Life, July 20, 2020. Based on 2019 direct life insurance in force for Minnesota Life Insurance Group.

2. This ranking is current as of November 2020 and subject to change. The Comdex ranking is an average percentile of a company's ratings, making it easier to compare companies. Comdex looks at companies rated by independent rating agencies then ranks more than 200 of those companies on a scale of 1 (lowest) to 100 (highest), based on their agency ratings. A company must be rated by at least two rating agencies to receive a Comdex ranking. For more information about Comdex rankings, visit [ebixlife.com](http://ebixlife.com).

All statistics as of December 31, 2020, unless otherwise noted. 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. Withdrawals may be subject

to taxation within the first 15 years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

Dividends are not guaranteed and may vary based on the actual experience of mortality, expenses and investments.

This is a general communication for informational and educational purposes. The materials and the information 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. If you are seeking investment advice or recommendations, please contact your financial professional.

Insurance products are issued by Minnesota Life Insurance Company or 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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

**Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency – Not guaranteed by any bank or credit union – May go down in value**



INSURANCE  
INVESTMENTS  
RETIREMENT

[securian.com](http://securian.com)

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