The $99 legacy
Individual Life Insurance
Financial Professional

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

CASE STUDY

Clients can leave a lasting financial legacy with just $99 per month

Your clients have the opportunity to leave a legacy to their children or grandchildren by providing one of the greatest gifts — life insurance.

A permanent life insurance policy can help provide a lifetime of financial protection for children or grandchildren while funding other goals, including college, a home down payment or supplemental retirement income.

By purchasing a life insurance policy while children and grandchildren are young and in good health, parents and grandparents can protect a lifetime of dreams at a minimal cost, while locking in insurability.

Background

For Paul and Anne, family is their world. So it was no surprise that during their annual review with their financial professional, Jerry, the conversation revolved around their two-year-old granddaughter, Emma. As Paul and Anne discussed their changing financial needs, Jerry suggested they consider buying a life insurance policy for their grandchild.

They were initially unsure how purchasing a policy might impact their finances. Jerry explained they could design an affordable policy. Plus, by purchasing a policy while Emma's young, it would lock in insurability and likely qualify her for preferred rates.

How it works

Jerry shared how just $99 a month could provide security and flexibility throughout their granddaughter's life.[1] Paul and Anne decided to purchase a permanent life insurance policy for Emma.

When Emma graduates from college, she's ready to purchase her first home. Paul and Anne have diligently funded her policy with $99 each month since she was two years old. Imagine Emma's reaction when they tell her she can withdraw $23,760 from her life insurance policy for a down payment on her house.

At this time, Paul and Anne decide to transfer the policy's ownership to Emma. Over time, Emma's cash value continues to grow. At age 70, she begins to take annual withdrawals of $18,616 for the next 20 years to supplement her retirement income.

Throughout the life of the insurance policy, Paul and Anne have been able to provide security through the death benefit, access to cash value when Emma was young and supplemental income during her retirement.

Learn more

Contact the Life Sales Support Team to find out how your clients can leave a lasting legacy:

1-877-696-6654
(Broker-dealer)

1-888-413-7860, option 1
(independent brokerage)

This is a hypothetical example for illustrative purposes only.

1. Eclipse Accumulator Indexed Universal Life, female, age 1, $100,000 face amount, Preferred Non-Tobacco, 20 pay premium of $1,188 at 5.22 percent illustrated rate in the S&P 500® index.

These values assume that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

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

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

Product features and availability may vary by state.

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. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy from lapsing.

These are general marketing materials and, accordingly, should not be considered investment advice or a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). The materials were prepared for financial professionals who are experienced in investment and/ or insurance matters. As a result, they should not be reviewed or relied on by any other persons. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their products.

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.

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CASE STUDY

Leave a lasting financial legacy with just $99 per month

You're always looking for ways to give your children or grandchildren every advantage possible. You have the opportunity to help provide financial security and a financial legacy with one of the greatest gifts — life insurance.

Background

For Paul and Anne, family is their world — especially their two-year-old granddaughter. So it was no surprise that during their annual financial review with their financial professional, Jerry, they shared stories about a recent family outing. As Paul and Anne discussed their financial goals, Jerry suggested they consider buying a life insurance policy for their granddaughter — something neither of them had ever considered.

How it works

Jerry explained they could design a policy to fit their budget. And because their granddaughter was young and in good health, they would be eligible for preferred rates, which could lower the premium payments. Jerry showed Paul and Anne how $99 a month could provide security through the death benefit, access to potential cash value, and supplemental income during retirement. Before Jerry left the appointment, Paul and Anne decided to purchase a policy insuring their granddaughter's life.

Glossary

Cash value: A portion of your premium payment that can grow tax-deferred over time and may be used throughout your lifetime.

Preferred rates: Most children ages 0-15 are eligible for preferred rates.

Death benefit: The money beneficiaries receive upon death of the insured.

Protection for the future

Twenty-four years later, their granddaughter is all grown up. Because Paul and Anne have diligently paid $99 each month over 20 years, their granddaughter can access the policy's cash value for a down payment on a house, to pay off student debt or help pay for a wedding. Years pass and the policy's cash value continues to grow. At retirement, the policy could also provide supplemental income for their grandchildren.

A permanent life insurance policy that builds cash value can provide a lifetime of financial protection for your children or grandchildren and fund other long-term goals. By purchasing a policy for them while they are young and in good health, you can help protect a lifetime of dreams at a minimal cost.

Learn more

Contact your financial professional today to find out how you can create a lasting legacy for your loved one with just $99.

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Sequence of returns

The importance of when your ups and downs occur

It's not just how much your investments go up or down, it's also when the ups and downs occur.

What is sequence of returns risk?

Sequence of returns is the order of your investment returns. It can become a risk when you reach retirement and begin making withdrawals. If you received strong returns during your early working years, you may not have any problems. But poor returns and withdrawals early in retirement can do lasting damage to your portfolio.

To illustrate how sequence of returns risk works, let's look at a hypothetical example involving two couples who are just entering retirement. We'll reverse the rate of return sequence for each couple's investment, and illustrate the impact.

Example: How sequence of returns affects two different couples

Both couples begin with a portfolio balance of $500,000 and over 30 years make 5 percent annual withdrawals ($25,000, plus annual increases to account for inflation). Both couples expect the same average annual net return of 6 percent.

Poor returns early, strong returns later

However, Dave and Joan experience poor early returns and strong returns later on, which results in a depleted investment portfolio by year 13, at their mutual age of 78.

Strong returns early, poor returns later

On the other hand, Jeff and Wendy experience positive returns in the early years, and negative returns later, still leaving them with a comfortable portfolio at their mutual age of 78.

Dave and Joan Sequence of returns: Poor, then strong				Jeff and Wendy Sequence of returns: Strong, then poor		
Hypothetical net return	Withdrawal	Balance	Age	Hypothetical net return	Withdrawal	Balance
		$500,000	65			$500,000
-27.1%	$25,000	346,275	66	26.7%	$25,000	601,825
-16.5%	25,750	267,638	67	10.1%	25,750	634,259
-1.9%	26,523	236,535	68	4.3%	26,523	633,869
3.1%	27,318	215,702	69	8.9%	27,318	660,534
10.9%	28,138	208,009	70	17.6%	28,138	743,697
-9.4%	28,982	162,199	71	22.5%	28,982	875,527
7.4%	29,851	142,141	72	-3.7%	29,851	814,385
8.1%	30,747	120,417	73	18.1%	30,747	925,477
15.4%	31,669	102,415	74	-6.1%	31,669	839,286
9.4%	32,619	76,356	75	9.2%	32,619	880,880
6.2%	33,598	45,410	76	7.6%	33,598	911,675
12.4%	34,606	12,143	77	9.6%	34,606	961,268
2.8%	**12,143**	**-**	78	22.4%	35,644	1,132,964
11.4%	-	-	79	-11.0%	36,713	975,663
9.0%	-	-	80	24.3%	37,815	1,165,745
24.3%	-	-	81	9.0%	38,949	1,228,207
-11.0%	-	-	82	11.4%	40,118	1,323,532
22.4%	-	-	83	2.8%	41,321	1,318,113
9.6%	-	-	84	12.4%	42,561	1,433,720
7.6%	-	-	85	6.2%	43,838	1,476,055
9.2%	-	-	86	9.4%	45,153	1,565,407
-6.1%	-	-	87	15.4%	46,507	1,752,811
18.1%	-	-	88	8.1%	47,903	1,843,006
-3.7%	-	-	89	7.4%	49,340	1,926,397
22.5%	-	-	90	-9.4%	50,820	1,699,273
17.6%	-	-	91	10.9%	52,344	1,826,444
8.9%	-	-	92	3.1%	53,915	1,827,478
4.3%	-	-	93	-1.9%	55,532	1,738,278
10.1%	-	-	94	-16.5%	57,198	1,403,702
26.7%	-	-	95	**-27.1%**	**58,914**	**980,350**

This is a hypothetical example for illustrative purposes only. Your particular circumstances may be different than those shown. You should ask your financial professional to run a personalized illustration for you. The returns shown above are purely hypothetical, and are assumed to be net of all fees and expenses. The balances are end-of-year and reflect an assumed annual withdrawal of $25,000 (increasing 3 percent annually for inflation) taken at the beginning of the year.

Reducing sequence of returns risk

Although retreating from the markets would reduce your exposure to sequence of returns risk, it may also lower the growth potential of your portfolio – and lessen its ability to provide you with adequate long-term income.

To counteract the risk of poor returns early in your retirement, consider using a portion of your retirement income to purchase a product or products that include principal guarantees, which may be purchased for an additional cost and may be subject to limitations.

That way a portion of your assets are protected against declines in periods of poor returns. And you'll still have the ability to benefit from potential market gains over the long term.

Learn more

Consult a financial professional if you have investment-related questions or want to find out more about sequence of return.

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

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

Depending upon actual policy experience, the owner may need to increase premium payments to keep the policy in force.

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

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.

Other than contribution limits or tax treatment, several other factors should be considered before purchasing any of these products. These include investment objectives, costs and expenses, liquidity, safety, fluctuation of principal or return, credit rates, rider availability, surrender periods and other product/investment characteristics.

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