

Grow your accumulation Indexed Universal Life (IUL) sales!

Industry trends, sales ideas &
competitive analysis

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Agenda

- IUL industry trends and opportunities
- Eclipse Accumulator IUL
- Competitive overview
- Underwriting and New Business
- Sales Strategies
- How Securian Financial stands apart





IUL Industry trends and opportunities

- IUL premium is forecasted to grow as much as 4% in both 2024 and 2025¹
- Among life insurance owners, 22 percent say they do not have enough coverage.²
- Almost half of American adults report that they would feel financial hardship within six months if a primary wage earner were to pass away.²
- 54 million women say they need, or need more life insurance³

1. LIMRA: U.S. Retail Life Insurance Sales Projected to Improve in 2024 and 2025.

<https://www.limra.com/en/newsroom/industry-trends/2023/limra-u.s.-retail-life-insurance-sales-projected-to-improve-in-2024-and-2025/>

2. LIMRA, LIMRA 2024 Barometer Study

3. Three Reasons Why the Women's Market Holds the Key to Life Insurance Industry Growth, LIMRA, 2024 <https://www.limra.com/en/newsroom/industry-trends/2024/limra-three-reasons-why-the-womens-market-holds-the-key-to-life-insurance-industry-growth/>



Securian Financial's indexed universal life philosophy

Straight-forward
indexing methods

Transparent product
design

Fee-efficient design



Eclipse Accumulator IUL



Eclipse Accumulator IUL overview

- **Low-cost design** - low charges provide greater accumulation potential
- **Resilient in times of market volatility** – can weather the ups and down of the market
- **Competitive loan provisions** -choose from 4 flexible loan options
- **Customizable for maximum flexibility** – several fixed and indexed account options to choose from- including the S&P PrismSM indexed account designed to provide consistent and stable returns



Target Market

- Ages 0-60
- Non-tobacco
- Clients looking for accumulation
 - Supplemental retirement income
 - College funding
 - Non-qualified deferred compensation





Product Highlights

- Issue ages: 0-80
- Face amount: \$100,000 for all ages
- Five indexed accounts
- Fixed and participating loan options
- WriteFit Underwriting™
- Optional agreements
 - Income Protection Flex Agreement (IPA Flex)



Indexed Accounts

Indexed Account	Segment Term	Current Growth Cap ¹	Participation Rate ¹	Crediting Floor
S&P 500 (Index A)	12 months	10.50%	100%	0%
Euro Stoxx 50 [®] (Index F)	12 months	14.00%	100%	0%
S&P 500 Low Vol (Index G)	12 months	Unlimited ²	65% ²	0%
Rainbow Indexed Account ³	12 months	10.50%	100%	0%
S&P Prism SM	12 months	Unlimited ²	215% ²	0%

1. Effective for policy dates on or after 9/15/2023
2. Uncapped indexed account participation rates are subject to change and may be less than 100%. This could have the impact of the indexed account credit being less than the change in the reference index
3. Rainbow Indexed Account is made up of the following indexes: S&P 500, Euro Stoxx 50, and S&P 500 Low Volatility. The segment growth rate is equal to the weighted average of the index growth rates for each reference index. On the index credit date, the index growth rate for each reference index is ranked from highest to lowest and the applicable rank weight applied, using 50% of the highest performing account, 30% from the second highest, and 20% from the third.



Loan options

- **Fixed interest rate loan with no cost years 11+**
- **Indexed loan**
- **Variable interest rate loan available after year 1**
- **Short-term interest-free policy loans**
(no cost 90 days)

Only one loan rate type at one time; may switch between loans once per year.

A fixed loan will begin a 12-month lockout period during which no transfers from the fixed account to an indexed account will apply.

Because of the risk involved to the client with variable interest rate loans, use caution when illustrating or discussing variable rate loans.

The short-term loan provision provides for interest waiver if the loan is paid full within 90 days of the date the loan was taken. In the event the policyholder does not repay the loan in full within 90 days, interest and other policy loan provisions will apply as of the date the loan was taken. Additional restrictions may apply.



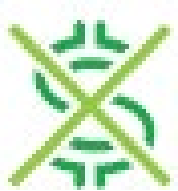
Agreement options

- Accelerated Death Benefit for Terminal Illness Agreement
- Exchange of Insureds Agreement
- Guaranteed Insurability Option Agreement
- Income Protection Flex Agreement (IPA Flex)
- Inflation Agreement
- Chronic Illness Access Agreement (CIAA)
- Accelerated Death Benefit for Chronic Illness Agreement (ADB-CIA)
- Overloan Protection Agreement
- Premium Deposit Account Agreement
- Early Values Agreement
- Surrender Value Enhancement Agreement (SVEA)
- Term Insurance Agreement
- Waiver of Premium Agreement



Flexible Chronic Illness Agreements

Chronic Illness Access Agreement (CIAA)



No additional cost: No additional cost and no underwriting requirements



Lump sum access: Provides lump-sum access to a portion of the policy's death benefit utilizing discount method at the time of claim¹



Legacy protection: Helps with expenses when chronically ill and preserves the life insurance coverage²

¹ A CIAA illness benefit claim will reduce the death benefit more quickly than benefits provided by ADB-CIA.

² A chronically ill individual 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 (activities that include eating, bathing, toileting, continence, dressing and transferring) for a period of at least 90 days; OR (2) having a severe cognitive impairment (confinement due to medical condition is required to be permanent in CT).



Flexible Chronic Illness Agreements

Accelerated Death Benefit for Chronic Illness Agreement (ADB-CIA)



Tailored protection: Determine the amount of chronic illness death benefit and monthly benefit % at issue



Their money, their choice: Determine the amount of chronic illness death benefit and monthly benefit % at issue



Legacy protection: Helps with expenses when chronically ill and preserves the life insurance coverage¹

¹ A chronically ill individual 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 (activities that include eating, bathing, toileting, continence, dressing and transferring) for a period of at least 90 days; OR (2) having a severe cognitive impairment (confinement due to medical condition is required to be permanent in CT).



Competitive overview



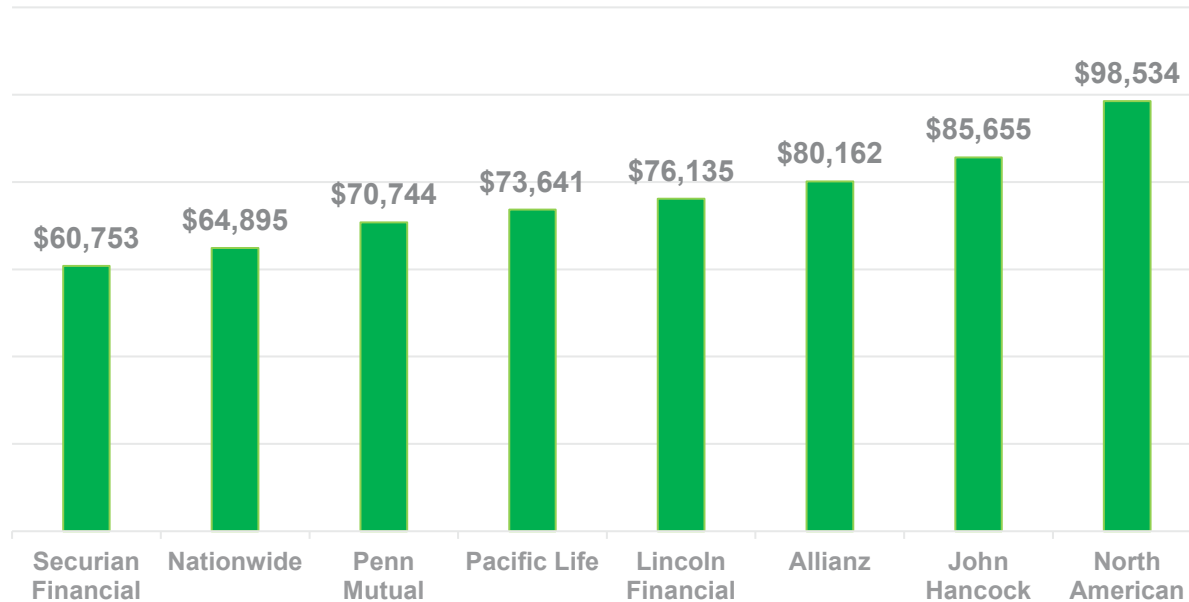
Eclipse Accumulator IUL: competitive overview

- Straight-forward, traditional IUL product design allows us to offer some of the lowest policy charges in the industry
- Unique ability to allocate money individually into accounts indexed to S&P 500, S&P 500 Low Volatility, EURO STOXX 50, rainbow account, or industry leading S&P PRISM Account
- Add our Income Protection Flex Agreement to further enhance accumulation potential



Eclipse Accumulator IUL: competitive overview

Σ Charges YR20



Source: Securian Financial competitive insights, September 2024

Male, 45, Preferred, Pay to Retirement, Min Non-MEC Death Benefit Increasing DB switching to level when premiums end; Fixed Annual Premium of \$30,000 to A65; 20 year distributions starting at A66; Participating loans with max 0.5% spread targeting \$10,000 CSV at A100; S&P 500 Annual point to point; Monthly distributions (where available).

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide.

This is a hypothetical example for illustrative purposes only.



Eclipse Accumulator IUL: Max IR heatmap

Company	Product
Allianz	Life Accumulator IUL
Ameritas	FLX Living Benefits Index UL
AuguStar Life	Virtus IUL II
Equitable Financial	BrightLife® Grow Series 159
John Hancock	Accumulation IUL 24
Lincoln Financial	WealthAccumulate® 2 IUL (2020)
Mutual of Omaha	Income Advantage IUL
National Life	FlexLife
National Life	LSW SummitLife
Nationwide	Indexed UL Accumulator II 2020
Pacific Life	Pacific Horizon IUL 2 - Balanced
Penn Mutual	Accumulation IUL
Principal	Indexed Universal Life Accumulation II
Prudential	Momentum IUL
Securian Financial	Eclipse Accumulator IUL
Symetra	Symetra Accumulator Ascent IUL 2.0
Transamerica	Financial Choice IUL

Payment Structure	Gender	Risk Class	30	35	40	45	50	55	
Pay to Retirement	Male	Preferred Best	1	1	1	1	1	1	
		Preferred	1	1	1	1	1	1	
		Standard Plus	1	1	1	1	1	1	
		Standard	1	1	1	1	1	1	
	Female	Preferred Best	1	1	1	1	1	1	
		Preferred	1	1	1	1	1	1	
		Standard Plus	1	1	1	1	1	1	
		Standard	1	1	1	1	1	1	
				1.0	1.0	1.0	1.0	1.0	1.0
	Ten Pay	Male	Preferred Best	2	1	1	1	1	1
			Preferred	2	1	1	1	1	1
			Standard Plus	1	1	1	1	1	1
Standard			1	1	1	1	1	1	
Female		Preferred Best	2	2	1	1	1	1	
		Preferred	2	2	1	1	1	1	
		Standard Plus	2	1	1	1	1	1	
		Standard	2	2	1	1	1	1	
			1.8	1.4	1.0	1.0	1.0	1.0	
Five Pay		Male	Preferred Best	1	1	1	1	2	2
			Preferred	1	1	1	1	2	3
			Standard Plus	1	1	1	1	2	2
	Standard		1	1	1	1	3	3	
	Female	Preferred Best	2	2	1	1	2	2	
		Preferred	2	1	1	1	2	2	
		Standard Plus	2	1	1	1	2	2	
		Standard	2	1	1	2	2	2	
				1.5	1.1	1.0	1.1	2.1	2.3

Source: Securian Financial competitive research, August 2024

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide.



Eclipse Accumulator IUL: competitive overview - Max IR

Company	Product	Max Dist	Sum of Chr	CSV A65	Initial DB	S&P Cap	Max IR
Securian Financial	Eclipse Accumulator IUL	\$90,989	\$60,753	\$959,899	\$380,715	10.50%	6.56%
Prudential	Momentum IUL	\$89,100	\$74,823	\$912,173	\$373,810	10.25%	6.42%
Allianz	Life Accumulator IUL	\$87,756	\$80,162	\$966,135	\$357,068	12.50%	7.42%
Penn Mutual	Accumulation IUL	\$86,712	\$70,744	\$911,739	\$404,186	10.25%	6.38%
Lincoln Financial	WealthAccumulate [®] 2 IUL (2020)	\$85,519	\$76,135	\$903,286	\$372,931	11.50%	7.01%
John Hancock	Accumulation IUL 24	\$78,922	\$223,885	\$898,579	\$386,784	9.50%	6.04%
Nationwide	Indexed UL Accumulator II 2020	\$78,360	\$64,895	\$896,049	\$404,933	10.25%	6.42%
Pacific Life	Pacific Horizon IUL 2 - Balanced	\$76,063	\$73,641	\$850,504	\$373,190	10.00%	6.30%

Indexed UL - Max Dist Par Loans - Max%

Male, 45, Preferred, Pay to Retirement, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$25,000 to A65; 20 year distributions starting at A66; Participating loans with max 0.5% spread targeting \$10,000 CSV at A100; S&P 500 Annual point to point (unless stated otherwise); Monthly distributions (where available)

Securian Financial Competitive research, September 2024.

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide.



Eclipse Accumulator IUL: competitive overview

Fixed Loans; 5% Illustrated rate

Male, 45, Standard Plus, Pay to Retirement, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$25,000 to age 65; 20 year distributions starting at age 66; Fixed loans (after basis) targeting \$10,000 CSV at age 100; S&P 500* Annual point to point; Monthly distributions (where available).

Company	Product	Max. distributions	Sum of charges year 20	CSV age 65	Initial DB
Securian Financial	Eclipse Accumulator IUL	\$62,088	\$63,727	\$795,131	\$380,693
Prudential	Momentum IUL	\$60,192	\$82,472	\$762,882	\$373,617
Pacific Life	Pacific Horizon IUL 2 - Balanced	\$59,898	\$74,837	\$732,703	\$373,186
Ameritas	FLX Living Benefits Index UL	\$59,757	\$69,941	\$779,875	\$370,797
Penn Mutual	Accumulation IUL	\$59,676	\$73,636	\$772,628	\$404,186
John Hancock	Accumulation IUL 24	\$59,329	\$88,793	\$764,153	\$386,706
Transamerica	Financial Choice IUL	\$59,028	\$77,722	\$750,045	\$390,000
Principal	IUL Accumulation II	\$58,161	\$72,889	\$752,456	\$366,806
AuguStar Life	Virtus IUL II	\$57,746	\$64,695	\$771,805	\$419,000
Lincoln Financial	WealthAccumulate 2 IUL (2020)	\$57,194	\$205,948	\$750,505	\$372,667
Nationwide	Indexed UL Accumulator II 2020	\$56,892	\$71,176	\$751,326	\$404,845
Mutual of Omaha	Income Advantage IUL	\$56,195	\$50,247	\$782,804	\$439,739
Symetra	Symetra Accumulator Ascent IUL 2.0	\$55,104	\$54,298	\$766,034	\$380,874
National Life	FlexLife	\$54,107	\$92,281	\$742,344	\$430,403
Corebridge Financial	Max Accumulator+ III IUL	\$53,231	\$84,350	\$727,729	\$399,569
North American	Builder Plus IUL 4	\$52,469	\$102,392	\$733,516	\$360,838
Allianz	Life Accumulator IUL	\$51,912	\$86,395	\$719,246	\$356,811
Equitable Financial	BrightLife Grow Series 159	\$48,350	\$61,584	\$707,609	\$401,839

This is a hypothetical example for illustrative purposes only.



Underwriting and New Business



Making doing business with us easier

- WriteFit Underwriting™ program
 - approval within 24 hours for clients that qualify*
- ePolicy Delivery
- Mortality credits program
- Dynamic application
 - application tailored to your clients
- Policy reminders and eService center



*After completion of the tele-interview. Information from tele-interview helps determine whether client qualifies for WriteFit Underwriting.



WriteFit means a fast, simple customer experience

Current WriteFit stats²



Average approval time:

31 hours¹



Average age of insured:

38 years



Average face amount:

\$738,622



Financial professionals with eligible clients choose WriteFit **over 91% of the time**

24,608

applications submitted³

59%

accelerated without labs and exams

Over 21%

increase in placement rates



Similar breakdown of standard and better underwriting ratings compared to traditional

1. After completion of the tele-interview. For eligible clients.

2. Statistics as of July 19, 2023. These statistics only apply to WriteFit and are based on Securian Financial's experience with WriteFit and traditional underwriting.

3. Total number of applications submitted in the last 2 years (2021-2023).



Sales strategies





Eclipse Accumulator IUL: case study

\$99 Legacy



How \$99 a month can leave a lasting financial legacy:

Meet Ann. Her grandchildren mean the world to her, so as her financial needs changed, her financial professional suggested purchasing life insurance policies for her grandchildren.

Eclipse Accumulator IUL:

- Offers ways to design an affordable policy
- Purchasing while young locks in insurability
 - o Likely qualify for preferred rates



Eclipse Accumulator IUL: case study

\$99 Legacy



How it works:

- \$99 a month offers security and flexibility through the grandchild's life.
- Builds cash value that could be used to pay college expenses or a downpayment on a house.
- As time goes on, cash value continues to build and the grandchild can use it as supplemental income during retirement years.

This is a hypothetical example for illustrative purposes only.



Eclipse Accumulator IUL: case study

Supplemental retirement income

Meet Steve

- Age 45
- Looking to supplement his retirement income.
- Interested in the life insurance benefit
- He can currently put \$18,000 (\$1,500 a month) towards a life insurance policy.

His financial professional suggests our Eclipse Accumulator IUL product due the flexibility and the options it provides.

Let's take a look at how his policy can grow.





Eclipse Accumulator IUL: case study

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							4.00% alternative crediting rate and current charges			Using illustrated crediting rates and current charges ¹		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
1	45	\$18,000	\$0	\$0	\$0	\$18,000	\$15,868	\$7,445	\$289,717	\$15,894	\$7,445	\$289,717
2	46	\$18,000	\$0	\$0	\$0	\$18,000	\$32,308	\$23,929	\$306,032	\$32,724	\$24,345	\$306,448
3	47	\$18,000	\$0	\$0	\$0	\$18,000	\$49,357	\$41,148	\$323,081	\$50,567	\$42,359	\$324,291
4	48	\$18,000	\$0	\$0	\$0	\$18,000	\$67,052	\$59,017	\$340,776	\$69,501	\$61,466	\$343,225
5	49	\$18,000	\$0	\$0	\$0	\$18,000	\$85,419	\$77,560	\$359,143	\$89,596	\$81,737	\$363,320
		\$90,000	\$0	\$0	\$0	\$90,000						

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	65	\$18,000	\$0	\$0	\$0	\$18,000	\$531,607	\$531,607	\$805,331	\$691,809	\$691,809	\$965,533
22	66	\$18,000	\$0	\$0	\$0	\$18,000	\$571,239	\$571,239	\$844,963 #	\$754,951	\$754,951	\$1,028,675 #
23	67	\$0	(\$64,447)	\$0	\$0	(\$64,447)	\$530,316	\$530,316	\$625,773	\$738,957	\$738,957	\$871,969
24	68	\$0	(\$64,447)	\$0	\$0	(\$64,447)	\$487,543	\$487,543	\$570,426	\$721,820	\$721,820	\$844,530
25	69	\$0	(\$64,447)	\$0	\$0	(\$64,447)	\$442,806	\$442,806	\$513,654	\$703,420	\$703,420	\$815,968
		\$396,000	(\$193,341)	\$0	\$0	\$202,659						

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
41	85	\$0	\$0	(\$64,447)	(\$64,908)	(\$64,447)	\$0	\$0	\$0	\$1,475,992	\$254,879	\$328,678
42	86	\$0	\$0	(\$64,447)	(\$72,436)	(\$64,447)	\$0	\$0	\$0	\$1,573,757	\$215,113	\$293,801
43	87	\$0	\$0	(\$64,447)	(\$80,403)	(\$64,447)	\$0	\$0	\$0	\$1,677,445	\$173,268	\$257,140
44	88	\$0	\$0	(\$64,447)	(\$88,833)	(\$64,447)	\$0	\$0	\$0	\$1,787,289	\$129,107	\$218,472
45	89	\$0	\$0	(\$64,447)	(\$97,754)	(\$64,447)	\$0	\$0	\$0	\$1,903,509	\$82,360	\$177,535
		\$396,000	(\$396,000)	(\$1,086,280)	(\$726,304)	(\$1,086,280)						
46	90	\$0	\$0	(\$64,447)	(\$107,194)	(\$64,447)	\$0	\$0	\$0	\$2,026,350	\$32,749	\$134,066
47	91	\$0	\$0	\$0	(\$115,482)	\$0	\$0	\$0	\$0	\$2,156,939	\$47,310	\$133,588
48	92	\$0	\$0	\$0	(\$123,200)	\$0	\$0	\$0	\$0	\$2,296,222	\$63,812	\$132,700

For full illustration see case ID: 24664589



Eclipse Accumulator IUL: Sequence of returns sales idea

Helping your client build a financial strategy with LIFT

What is sequence of returns?

- It's the order of investment returns each year
- Risky early in retirement if clients start taking withdrawals





Eclipse Accumulator IUL: Sequence of returns sales idea

Let's take a look at a couple examples:

Dave and Joan



- Each couple began with a portfolio balance of \$500,000
- Make annual 5% withdrawals with 3% percent annual inflation
- Both expect the same average annual net return of 6%

Jeff and Wendy



This is a hypothetical example for illustrative purposes only. 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.



Eclipse Accumulator IUL: Sequence of returns sales idea

Dave and Joan



Hypothetical net return	Withdrawal	Balance	Age	11.4%	-	-	79
		\$500,000	65	9.0%	-	-	80
-27.1%	\$25,000	346,275	66	24.3%	-	-	81
-16.5%	25,750	267,638	67	-11.0%	-	-	82
-1.9%	26,523	236,535	68	22.4%	-	-	83
3.1%	27,318	215,702	69	9.6%	-	-	84
10.9%	28,138	208,009	70	7.6%	-	-	85
-9.4%	28,982	162,199	71	9.2%	-	-	86
7.4%	29,851	142,141	72	-6.1%	-	-	87
8.1%	30,747	120,417	73	18.1%	-	-	88
15.4%	31,669	102,415	74	-3.7%	-	-	89
9.4%	32,619	76,356	75	22.5%	-	-	90
6.2%	33,598	45,410	76	17.6%	-	-	91
12.4%	34,606	12,143	77	8.9%	-	-	92
2.8%	12,143	-	78	4.3%	-	-	93
				10.1%	-	-	94
				26.7%	-	-	95

This is a hypothetical example for illustrative purposes only.



Eclipse Accumulator IUL: Sequence of returns sales idea

Jeff and Wendy



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

This is a hypothetical example for illustrative purposes only.



Eclipse Accumulator IUL: Sequence of returns sales idea

Dave and Joan



Jeff and Wendy



- Diversify financial tools by considering products outside the financial markets
- Consider financial tools with principal guarantees

For more tools and strategies to help clients maximize assets and minimize taxes visit:

[Securian.com/LIFT](https://www.securian.com/LIFT)





Sales idea library

Our ideas and tools library offers programs to help financial professionals find new clients, expand influence and build you business.

Tools include:

- Business Owner Life-stage Design (BOLD)
- Estate Planning Individually Centered (EPIC)
- Life Insurance as a Financial tool (LIFT)
- Sound Strategies

To learn more about our sales ideas visit securian.com/life-ideas





How Securian Financial stands apart



High financial strength ratings

Securian Financial's insurance company affiliates, Minnesota Life Insurance Company and Securian Life Insurance Company, a New York authorized insurer, receive high ratings from independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies.



A.M. Best Company rating (second highest of 16 ratings); Fitch rating (third highest of 19 ratings); Moody's rating (fourth highest of 21 ratings); Standard & Poor's rating (fourth highest of 21 ratings). For more information about the rating agencies and to see where our ratings rank compared to other ratings, please see our website at [securian.com/ratings](https://www.securian.com/ratings). Ratings for financial strength and claims-paying ability are important; however they are not reflective of the performance of any registered securities or variable subaccounts. All ratings information as of June 2023.



Securian Financial's Comdex ranking

- Securian Financial ranks high among our peers and key competitors within our business.
- Since 2018, our Comdex has risen from 93-96.





Loyalty to all our clients

- Since 2006, we've provided more than 50 product enhancements to existing policyholders
 - S&P Low Volatility Indexed Account 2019
 - S&P PRISM Indexed Account May 2022





Questions?

1-888-413-7860, Option 1 (Independent Brokerage)

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The Income Protection Flex Agreement provides for an irrevocable settlement for all or a portion of the policy death proceeds. The beneficiary of the policy will not be able to change the manner in which the death proceeds are paid out upon the death of the insured.

The Income Protection Flex Agreement installment payment could be payable for a period up to 30 years. The installment payment and the interest rate used to calculate that payment will be shown in the policy illustration that you provide to clients either prior to or upon receipt of the policy. The income protection agreement interest rate used in the calculation of the installment payment is at least equal to the Settlement Option Guaranteed Interest Rate shown on the policy data pages. A portion of the benefit that is paid out in installments will be reportable as interest income. This taxable portion represent the amount of the benefit that exceeds the policy death proceeds.

The Accelerated Death Benefit for Chronic Illness Agreement and Chronic Illness Access Agreement may not cover all of the costs associated with chronic illness. These Agreements 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 Agreements are not state-approved Partnership for Long Term Care Program Agreements and are not Medicare supplement policies. Receipt of chronic illness benefit payments under these agreements may adversely affect eligibility for Medicaid or other government benefits or entitlements.

The Accelerated Death Benefit for Chronic Illness Agreement and Chronic Illness Access Agreement are life insurance policy agreements that provide an option to accelerate the death benefit in the event that the insured becomes chronically ill.

The accumulation value, surrender value, loan value, death benefit and/or death proceeds may be reduced when a chronic illness benefit payment is made under these agreements. The death proceeds may be reduced by the accelerated death benefit amount. Please review the policy for details.

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.

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

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