

SALES IDEA**Premier Protector Death Benefit**

Premier Protector is an optional death benefit, available for an additional cost, that provides accelerated access to the death benefit value in the event of chronic or terminal illness.

Leaving a legacy is important to many clients. Premier Protector ensures guaranteed growth of the death benefit while preserving those assets for loved ones. But, what if things change and unforeseen needs arise? Paying for care in the event of chronic or terminal illness is also a valid concern for many as they age. With Premier Protector, clients have the option to access the death benefit, while living, if they become chronically or terminally ill.

**Need help prospecting?**

Contact the
Annuity Sales Desk:
1-866-335-7355

Accelerated Premier Protector death benefit highlights

- Low waiting/elimination period
- No underwriting*
- No investment restrictions

Premier Protector death benefits eligible for acceleration can be used for any purpose, including but not limited to:

Care provided by family members	Home health care
Nursing home or assisted living expenses	Home modifications
Groceries, prescriptions	Transportation or food delivery
Housekeeping	Lawn care

Unlock new opportunities

Premier Protector may be a fit for a number of client niches that could unlock new business opportunities for you. Consider:

- Clients who have concerns about paying for care in the event of chronic or terminal illness;
- Clients who want guaranteed growth in their death benefit, with the added ability to capture market upswings;
- Clients who want the ability to grow a legacy, but maintain flexibility for the unknown — with no restrictions on a broad array of investment options.

*The Premier Protector Death Benefit is not long-term care or nursing home insurance. Individuals may not elect this benefit if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADLs. Please review the prospectus for additional information on the ADLs.

Premier Protector at a glance – know the facts

Annual cost: 0.90% of Premier Protector Death Benefit Value. Available to age 70.

Death Benefit Value is the greater of (prior to Benefit Acceleration):

- **Highest Anniversary Value (HAV)** – highest value achieved on any contract anniversary (increased by purchase payments since last value determined) through age 85.
- **4% Increase Value** – purchase payments compounded at 4% annually up to the contract anniversary on or following the 85th birthday.

Withdrawals reduce both HAV and Increase Value on a pro-rata basis.

Accelerated Death Benefit:

After the one-year waiting period, the Premier Protector Death Benefit Value may be available for withdrawal/surrender after certification by a Licensed Health Care Practitioner of one of the following permanent qualifying events (90-day Elimination Period):

- Chronic Illness, where one is unable to perform 2 of 6 activities of daily living or has severe cognitive impairment
- Terminal Illness (a life expectancy of 12 months or less)

Once acceleration is elected, it cannot be cancelled and no other purchase payments will be accepted. Following benefit acceleration, the annual cost ceases and the death benefit is equal to the contract value. Spousal continuation is not available. The Premier Protector Death Benefit value is available upon the earlier of the first death or the election of death benefit acceleration.

Offer your clients a competitive death benefit option

that takes advantage of asset protection, guaranteed growth AND offers access to the death benefit in the case of chronic or terminal illness – all with a full lineup of investment options. Call our sales desk today for more information: **1-866-335-7355**.

Premier Protector is not approved in all states and product features may vary by state. In certain states, this optional benefit is called the Premier Protector Death Benefit with Enhanced Surrender Value. Please refer to the applicable MultiOption variable annuity Quick Facts available on our financial professional website for state specific details. Variable products are not available in NY. Not all products, features and optional benefits are available from all firms. Please consult with your firm before providing any products/services or materials listed here.

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax-qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities such as deferred sales charges for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charges, investment management fees and rider fees. The variable subaccounts of variable annuities are subject to market fluctuation, investment risk and loss of principal.

At death, beneficiaries receive the greater of the Guaranteed Minimum Death Benefit or the Premier Protector Death Benefit. Withdrawals or surrender of contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal. Individuals may wish to consult with a tax advisor before electing to accelerate the death benefit.

If a client's/your annuity includes Credit Enhancements, the Credit Enhancement is treated as earnings for the purposes of calculating benefits within the contract such as the Guaranteed Minimum Death Benefit or any optional living or death benefit. All death benefits payable will be reduced by any Credit Enhancement applied within 12 months of death.

The guarantees are subject to the financial strength and claims paying ability of the issuing insurance company. The guarantees have no bearing on the variable investment performance.

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This must be preceded or accompanied by a current variable annuity prospectus. You should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information. Please read the prospectuses carefully before investing.

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F66601-56 Rev 2-2021 DOFU 2-2021
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