

# Securian Financial's three-bucket policy approach

**Help your clients make the most of their life insurance policies using our three-bucket policy approach.** By purchasing multiple policies, your clients can create a tailored life insurance strategy that:

- Solves their protection needs with a life insurance death benefit
- Provides the optimal amount of insurance in the most cost-effective way
- Addresses retirement income gaps

## Securian Financial's product portfolio

### Term laddering

- Life insurance protection plus asset accumulation with purchase of permanent life insurance
- Target 10-year policies for conversion to other buckets
- 15-, 20-, 30-year policies provide longer-term protection

#### Products:

- Advantage Elite Select Term Life

#### Agreements to consider:

- Chronic Illness Conversion Agreement
- Benefit Distribution Agreement

### Accumulation focus

- Maximum accumulation and distribution design
- Minimum face amount

#### Products:

- Premier Variable Universal Life (VUL)<sup>1</sup>
- Eclipse Accumulator Indexed Universal Life (IUL)<sup>1</sup>
- Eclipse Survivor II IUL<sup>1</sup>

#### Agreements to consider:

- Income Protection Agreement
- Income Protection Flex Agreement
- Guaranteed Income Agreement
- Overloan Protection Agreement
- Chronic Illness Access Agreement

### Protection focus

- Permanent, guaranteed death benefit
- Chronic Illness and estate planning solutions
- Short-pay designs

#### Products:

- Eclipse Protector II IUL<sup>1</sup>
- SecureCare product line<sup>1,2</sup>
- VUL Defender<sup>®1</sup>

#### Agreements to consider:

- Accelerated Death Benefit for Chronic Illness Agreement<sup>2</sup>
- No Lapse Guarantee Agreement

1. Not available in New York.
2. Not available in California.

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. Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

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

SecureCare refers to a line of hybrid life/long-term care insurance products issued by Minnesota Life Insurance Company, including SecureCare Universal Life and SecureCare III, a non-participating whole life policy with long-term care. SecureCare (including SecureCare Universal Life and/or SecureCare III) may not be available in all states. Product features, including limitations and exclusions, may vary by state. SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those agreements. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

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.

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