

Secure Legacy quick reference guide

Questions to determine eligibility

Has the proposed insured been:

Yes**No**

Have you ever been convicted of a felony; or are you currently on probation or parole; or in the past 5 years have you ever had a DUI or had your driver's license suspended or revoked?

In the past 12 months, have you been unable to actively perform all the duties of your regular occupation (including homemaker or student); been admitted to a long-term care facility; been confined to a bed for more than 14 days; received care or been hospitalized for a fall; or been unable to perform, without assistance, the routine activities of daily living (bathing, dressing, transferring, mobility, toileting, feeding)?

Have you ever received medication for, been diagnosed by a medical professional, or tested positive for: human immunodeficiency virus (HIV) or acquired immune deficiency syndrome (AIDS)?

In the past 10 years, have you received any treatment, medical advice by a medical professional, had a consultation for, been diagnosed with:

- Coronary artery disease; heart disease; or heart attack
- Heart valve disease
- Disorders of the blood (excluding high blood pressure and high cholesterol); circulatory system requiring a surgical procedure; heart enlargement; use of a pacemaker or implanted defibrillator; or aneurysm
- Stroke; carotid artery disease requiring a surgical procedure; peripheral vascular disease requiring a surgical procedure; Alzheimer's disease; dementia, amyotrophic lateral sclerosis (ALS); Parkinson's disease; disorder of the immune system
- Diabetes
- Kidney disorder
- Cancer, including, but not limited to, leukemia and lymphoma (excluding basal cell or squamous cell carcinoma of the skin)
- Emphysema; chronic obstructive pulmonary disease (COPD); oxygen use
- Cirrhosis; alcohol or drug abuse; major depression; bipolar disease; schizophrenia

Insurance products issued by Minnesota Life Insurance Company.

Premium and death benefit factor table (non-smoker)

Age	Male	Female
50	2.985329	3.303270
51	2.895730	3.198818
52	2.809421	3.098763
53	2.726464	3.002968
54	2.646818	2.911184
55	2.570615	2.823174
56	2.490711	2.738878
57	2.414276	2.658136
58	2.340931	2.580740
59	2.270384	2.506462
60	2.202636	2.435035
61	2.138750	2.363935
62	2.077760	2.295490
63	2.019677	2.229546
64	1.964346	2.165967
65	1.911521	2.104670
66	1.863114	2.045155
67	1.816665	1.987933
68	1.772014	1.932952
69	1.729012	1.880147
70	1.687625	1.829416

Age	Male	Female
71	1.646573	1.781820
72	1.607332	1.736207
73	1.569958	1.692473
74	1.534250	1.650541
75	1.500067	1.610344
76	1.468890	1.571938
77	1.439080	1.535118
78	1.410702	1.499800
79	1.383828	1.465919
80	1.358428	1.433393
81	1.331776	1.402490
82	1.306642	1.373404
83	1.282857	1.345925
84	1.260330	1.319878
85	1.239075	1.295231

Build chart

Height	Weight range (in lbs)
4'8"	80-170
4'9"	83-176
4'10"	86-182
4'11"	89-188
5'0"	92-195
5'1"	95-201
5'2"	98-208
5'3"	102-215
5'4"	105-221
5'5"	108-228
5'6"	112-235
5'7"	115-243
5'8"	118-250
5'9"	122-257
5'10"	125-265
5'11"	129-272
6'0"	133-280
6'1"	136-288
6'2"	140-296
6'3"	144-304
6'4"	148-312
6'5"	152-320
6'6"	156-329
6'7"	160-337
6'8"	164-346

These are general guidelines used at the discretion of the underwriter.

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, and Surrender Charge (which we refer to as expense charges). This policy may contain restrictions, such as surrender periods.

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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 obligation under the policies or contracts it issues.

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F88668-3 Rev 3-2024 DOFU 3-2024

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