

Focused on the long-term success of all policyholders



Every client is important to us

Since 1880, we've been there for those who see family as their most valuable asset — building a uniquely diversified company that has outlasted economic ups and downs, while staying true to our customers. We have the fourth highest Comdex ranking possible with a current ranking of 96.¹

Since we're a mutual holding company, we aren't under pressure to deliver short-term returns to our shareholders. Instead, we focus on serving your clients' long-term needs.





Loyalty to all our clients

- Since 2006, we've provided more than 50 product enhancements to existing policyholders, including adding new indexed account options to existing products whenever possible



Why do business with us

- We have a strong history as a top Indexed Universal Life (IUL) carrier for both accumulation and protection focused products
- Products are built to last through market ups and downs – not just in a constant growth illustration scenario
- From November 2007 through December 2022, Eclipse IUL had an average indexed credit of 7.84 percent²
- We offer clients four policy loan options on a number of our IUL products
- We were the first in the industry to offer a Chronic Illness Conversion Agreement (CICA), allowing clients to add a chronic illness agreement without providing evidence of insurability at time of conversion³
- Two Chronic Illness Agreements – including cost and no-cost options
- Strong long-term care (LTC) and chronic illness (CI) portfolio



Doing business with us is easy

- Our WriteFit Underwriting™ program provides accelerated underwriting for face amounts up to \$3 million for eligible clients
 - Financial professionals are provided a designated underwriter
 - Our mortality credits program provides opportunities for better-than-published guidelines decisions for many of your clients
 - Many of our products offer a sales experience that is completely digital from start to finish
-



To learn more about us and how we can help find suitable products for your clients, call your Life Sales Support Team today:

1-866-696-6654 (Securian Financial and Broker-Dealer)

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

1. This ranking is current as of January 2022 and subject to change. The Comdex ranking is an average percentile of a company's ratings, making it easier to compare companies. Comdex looks at companies rated by independent rating agencies then ranks more than 200 of those companies on a scale of 1 (lowest) to 100 (highest), based on their agency ratings. A company must be rated by at least two rating agencies to receive a Comdex ranking. For more information about Comdex rankings, visit ebixlife.com.

2. Average historical returns between November 2007 and December 2022 for policyholders who purchased a contract in November 2006, had all funds allocated in Indexed Account A, paid monthly and on the first of every month. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate and when redeemed may be worth more or less than originally invested. This is not likely to occur and actual results may be more or less favorable than those shown.

3. Securian Financial competitive research, as of February 2023. 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.

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.

Chronic Illness Agreements are life insurance policy agreements that provide an option to accelerate the death benefit in the event that the insured becomes chronically ill.

Chronic Illness Agreements may not cover all of the costs associated with chronic illness. The 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. The 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.

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.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. 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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

For financial professional use only. Not for use with the public. This material may not be reproduced in any form where it would be accessible to the general public.



INSURANCE
INVESTMENTS
RETIREMENT

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2023 Securian Financial Group, Inc. All rights reserved.

F93518 Rev 3-2023 DOFU 3-2023
2744899