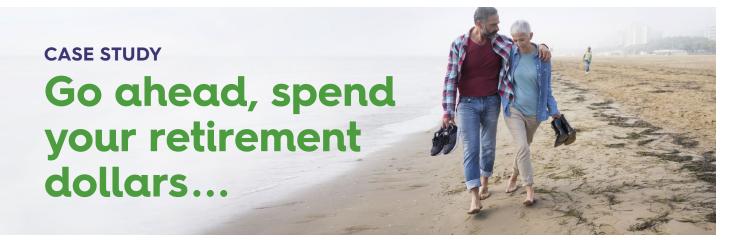


### Individual Life Insurance

Eclipse Survivor II Indexed Universal Life

Insurance products issued by:
Minnesota Life Insurance Company



# ...and leave a legacy

Many people want to enjoy a full retirement and leave an inheritance for their children and grandchildren. With a permanent life insurance policy like Eclipse Survivor II Indexed Universal Life (IUL), you and your spouse can make your financial goals a reality.

Eclipse Survivor II IUL lets you spend your retirement funds as you choose and helps ensure there are still assets available for your loved ones down the road.

# **Example: Planning for the future**

Bill and Sharon Wilson (both age 45) have two children and are in good health. They're beginning to prepare for their retirement and are exploring ways to leave money to their family and maintain a comfortable income in retirement.

## Challenges:

- Would like to leave an inheritance for both their children and grandchildren
- Like the idea of a permanent policy but have a limited budget

#### Possible solution:

After talking with their financial professional, Bill and Sharon decide to purchase a \$500,000 Eclipse Survivor II IUL policy.

- The total premium for the policy is \$5,228 to be paid annually through age 64 (20 years)
- The premium will be paid from their current income each year
- In addition, they continue to fund their retirement by contributing to other accounts



# **Learn more**

Is Eclipse Survivor II IUL right for you and your family? Contact your financial professional today to find out.

#### Future outcome:

At retirement (age 65), they have accumulated \$1,500,000 of assets in their retirement accounts to use for their income.

- This allows them to draft \$50,000 from their retirement accounts annually before taxes, lasting approximately 30 years - assuming no growth
- At their joint life expectancy of 95, there is \$500,000 in life insurance benefits remaining for their children and grandchildren



Use your cell phone camera to scan this code and view the illustration used for this example.



This hypothetical example is for illustrative purposes only. Your particular circumstances may be different than those shown. You should ask your financial professional to run a personalized illustration for you. To view the illustration used for this example,

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. Policyholders could lose money in this product.

Product features and availability may vary by state.

You should consult your tax advisor regarding your own tax situation.

These are general marketing materials and, accordingly, should not be viewed as a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). 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. If you are looking for investment advice or recommendations, you should contact your financial professional.

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.

Policy form numbers: ICC19-20202, 19-20202 and any state variations

Not a deposit — Not FDIC/NCUA insured — Not insured by any federal government agency - Not guaranteed by any bank or credit union — May go down in value

