

Term Life Insurance
Advantage Elite Select

TERM

LIFE ON YOUR TERMS

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. Both companies are headquartered in Saint 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.

MINNESOTA LIFE


SECURIAN®

Keeping promises since 1880

STRENGTH AND INTEGRITY When it comes to protecting your family, the quality of the company you work with becomes especially important. Securian Financial Group, the holding company parent of Minnesota Life and Securian Life, and its affiliates have been providing comprehensive life insurance solutions since 1880. You can be reassured knowing that the guarantees in Advantage Elite Select Term Life Insurance (Advantage Elite Select) are backed by a company with high ratings for financial strength and claims-paying ability.

HIGHLY RATED Minnesota Life and Securian Life, a New York admitted insurer, are highly rated by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where our ratings appear relative to other ratings, please see our website at securian.com/ratings.

EXPERTISE TO MAKE IT ALL WORK Creating your life insurance solution doesn't have to be overwhelming. Your financial advisor has the knowledge and expertise to help make Advantage Elite Select work for your family's needs.

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What life insurance can do for you and your family

The main purpose of life insurance is to provide tax-free financial support for your family upon your death. But, depending on whether it is term or permanent insurance, it may have many other uses. **Advantage Elite Select is term insurance – meaning it provides protection for a specified number of years.**

GLOSSARY

Premiums

The regular payments you make on your policy.

The benefits of Advantage Elite Select:

Guaranteed

As long as **premiums** are paid, coverage is guaranteed for a set term. You can choose a 5-, 10-, 15-, 20- or 30-year duration.

Level

Premiums remain the same and will never increase during the term of the contract.

Convertible

You can convert to any of Minnesota Life's permanent products during the term without proof of insurability.¹

Renewable

At the end of your term, you can choose to renew your coverage on an annual basis.²

¹May be subject to other restrictions.

²Through the anniversary nearest the insured's age 95.



Why Advantage Elite Select?

Nothing matters to you more than your family, and you want to protect them. But when you die, outstanding debt or lack of income could impair their future. Advantage Elite Select helps by providing a **death benefit** to pay off a mortgage, hospital expenses and funeral costs. This source of funds can also help replace your income, so your family can maintain their way of life.



³ May be subject to additional costs and restrictions.
This information should not be considered tax advice. You should consult your tax advisor regarding your own tax situation.

Death benefit
The money your beneficiaries receive upon your death.

Agreements
Optional benefits you can add to your policy.³

Buy-sell arrangement
An agreement where one person agrees to purchase the financial interest a second person has in a business following the second person's death.

Key employee coverage
Life insurance on a key employee's life, paid for and owned by a business.

Customize your policy

You can customize and expand your Advantage Elite Select policy with the help of your financial advisor. Options available to you include:

Accelerated Benefit Agreement

Allows you to access a portion of your death benefit in the event of terminal illness.

Children's Term Agreement

Protects your entire family and gives your children the ability to convert to their own permanent life insurance by age 25.

Extended Conversion Agreement

Allows for full conversion privileges for the duration of the policy.

Waiver of Premium Agreement

Waives your policy premium if you become totally and permanently disabled before age 60.

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.

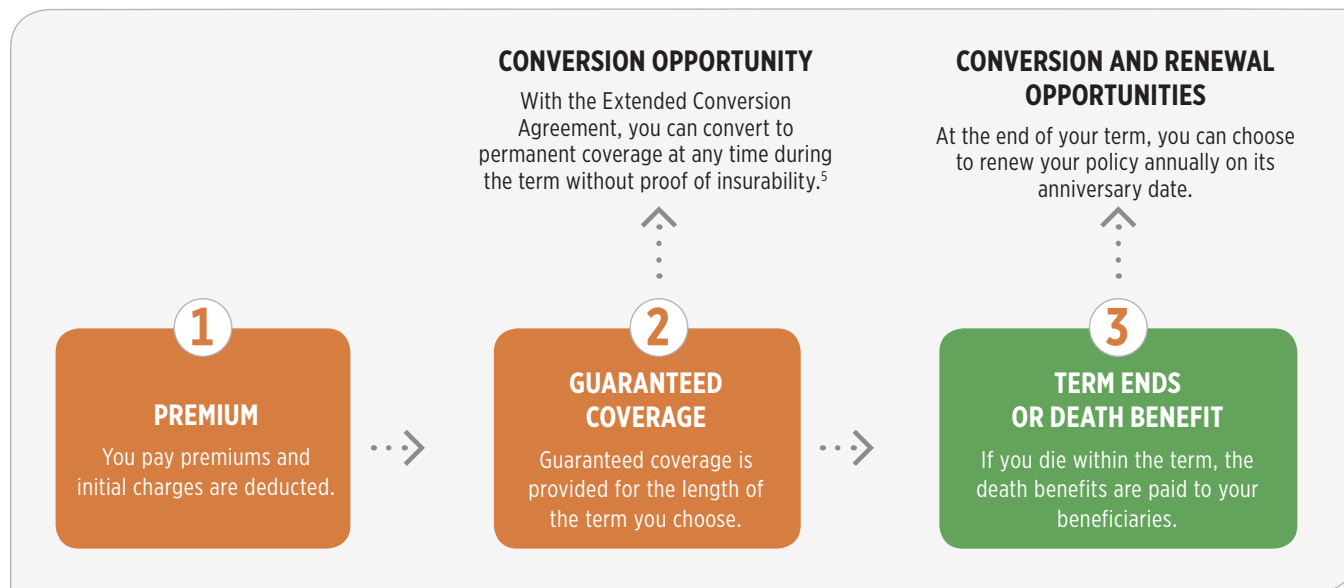
The coverage you want, when you want it

Advantage Elite Select gives you life on your terms, offering flexibility if your financial goals change and the potential for a streamlined application process.

- Should you decide you want lifetime coverage in the future, the **Extended Conversion Agreement** allows you to convert to permanent protection at any point during the term of the policy. At the end of the term, you can also choose to renew the policy annually on its anniversary date. You won't have to prove insurability by undergoing further underwriting, questions or medical examinations.
- For policies under \$250,000, our **Express Issue** allows you to purchase coverage in 24 hours⁴ – without any physical exams or medical blood work .

⁴ Policy issued 24 hours after receipt of tele-interview and application is in good order. If declined, a 90-day waiting period will be enforced before a new application may be submitted.

How Advantage Elite Select works for your benefit



⁵May be subject to other restrictions.

Staying connected is **EASY**

We make it easy for you to access information about your Advantage Elite Select policy:

- Visit the eService Center at securian.com. Choose 'Life insurance' under the 'Account Access' menu on the left of the page.
- Review your annual statement outlining current policy status and changes you made during the past year.



Advantage Elite Select is for people who want:

- Guaranteed protection for a chosen length of time.
- Level, affordable premium payments.
- Flexibility to renew their policies or convert to permanent policies.
- Customization by adding optional agreements.

Make sure you can provide for those who depend on you. Get affordable coverage to protect your loved ones now and flexible conversion options for the future. Talk to your financial advisor today.



