

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 VUL¹
- Eclipse Accumulator IUL¹
- Eclipse Survivor II IUL¹

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 IUL¹
- SecureCare^{1,2}
- VUL Defender^{®1}

Agreements to consider:

- Accelerated Death Benefit for Chronic Illness Agreement²
- 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 management fees, fund expenses, distribution fees and mortality and expense charges (which 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.

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.

These materials and the information are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered as 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 affiliates, has a financial interest in the sale of its 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.

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