

Insurance products issued by: Minnesota Life Insurance Company

Eclipse Survivor II IUL Help your clients create a legacy they can depend on.

Eclipse Survivor II IUL is a second-to-die policy that offers couples death benefit protection and the potential for strong cash value accumulation with competitive index crediting options. The policy's flexible design allows for either accumulation or protection-focus depending on your clients' needs. The addition of the No-Lapse Guarantee Agreement offers your clients lifetime protection at an affordable cost – especially at shorter premium durations. Check out where Eclipse Survivor II IUL's death benefit stacks up against top competitors for your next protection sale:

\$500,000 death benefit No-lapse guarantee - Lifetime					Key: Rank 1-2		k 3-4	Overall
Full Pay		45	50	55	Age 60	65	70	75
Male/Female	Pref Best/Pref Best	3	3	3	3	2	2	2
	Preferred/Preferred	3	3	3	3	3	2	3
	Standard/Preferred	2	3	4	4	2	3	3
	Standard/Standard	3	3	3	3	1	2	4
Overall ranking		2.8	3.0	3.3	3.3	2.0	2.3	3.0
Ten Pay		45	50	55	60	65	70	75
Male/Female	Pref Best/Pref Best	2	2	2	2	1	1	1
	Preferred/Preferred	2	2	2	2	2	1	1
	Standard/Preferred	3	2	3	2	1	1	1
	Standard/Standard	2	2	2	1	1	1	1
Overall ranking		2.3	2.0	2.3	1.8	1.3	1.0	1.0
Single Pay		45	50	55	60	65	70	75
Male/Female	Pref Best/Pref Best	1	1	1	1	1	1	1
	Preferred/Preferred	1	1	1	1	1	1	1
	Standard/Preferred	1	1	1	1	1	1	
	Standard/Standard	1	1	1	1	1	1	
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0

These are hypothetical examples for illustrative purposes only and cannot be shared with the general public. A customer's experience may be different depending on their specific situation. When providing personalized illustrations to customers, it must always be accompanied by a complete basic illustration.

\$1,000,000 death benefit

No-lapse guarantee - Lifetime

			Age							
	45	50	55	60	65	70	75			
Pref Best/Pref Best	2	2	3	2	2	2	2			
Preferred/Preferred	3	3	3	3	2	2	2			
Standard/Preferred	3	3	4	3	2	2	2			
Standard/Standard	2	3	3	1	1	1	3			
Overall ranking		2.8	3.3	2.3	1.8	1.8	2.3			
	45	50	55	60	65	70	75			
Pref Best/Pref Best	2	2	2	2	1	1	1			
Preferred/Preferred	2	2	2	2	2	1	1			
Standard/Preferred	3	3	3	2	1	1	1			
Standard/Standard	2	2	2	1	1	1	1			
Overall ranking		2.3	2.3	1.8	1.3	1.0	1.0			
	45	50	55	60						
Pref Best/Pref Best	1	1	1	1						
Preferred/Preferred	1	1	1	1						
Standard/Preferred	1	1	1		•					
Standard/Standard	1	1	1		-					
Overall ranking		1.0	1.0	1.0						
	Preferred/Preferred Standard/Preferred Standard/Standard Pref Best/Pref Best Preferred/Preferred Standard/Preferred Standard/Standard Preferred/Preferred Standard/Preferred Standard/Preferred Standard/Standard	Pref Best/Pref Best2Preferred/Preferred3Standard/Preferred3Standard/Standard222.5Pref Best/Pref Best2Standard/Preferred3Standard/Preferred3Standard/Standard2Pref Best/Pref Best2Standard/Standard1Pref Best/Pref Best1Pref Best/Pref Best1Standard/Preferred1Standard/Preferred1Standard/Preferred1Standard/Preferred1	Pref Best/Pref Best22Preferred/Preferred33Standard/Preferred33Standard/Standard23Standard/Standard22.8Pref Best/Pref Best22Preferred/Preferred22Standard/Preferred33Standard/Standard22Pref Best/Pref Best22Standard/Preferred33Standard/Standard22Pref Best/Pref Best11Pref Best/Pref Best11Pref Best/Pref Best11Standard/Preferred11Standard/Preferred11Standard/Preferred11Standard/Standard11	Pref Best/Pref Best223Preferred/Preferred333Standard/Preferred334Standard/Standard233Control2.52.83.3Pref Best/Pref Best222Preferred/Preferred222Standard/Preferred333Standard/Preferred333Standard/Preferred333Fref Best/Pref Best222Preferred/Preferred333Standard/Standard22.32.3Pref Best/Pref Best111Preferred/Preferred111Standard/Preferred111Standard/Preferred111Standard/Standard111Standard/Standard111	45 50 55 60 Pref Best/Pref Best 2 3 2 Preferred/Preferred 3 3 3 Standard/Preferred 3 3 4 3 Standard/Preferred 3 3 4 3 Standard/Standard 2 3 3 1 Comparison 2.5 2.8 3.3 1 Pref Best/Pref Best 2 2 2 2 Pref Best/Pref Best 2 2 2 2 Standard/Preferred 3 3 3 2 Standard/Preferred 3 3 3 2 Standard/Preferred 3 3 3 2 Standard/Pref Best 1 1 1 1 Pref Best/Pref Best 1 1 1 1 Preferred/Preferred 1 1 1 1 Standard/Preferred 1 1 1 1	45 50 55 60 65 Pref Best/Pref Best 2 3 2 2 Preferred/Preferred 3 3 3 2 2 Standard/Preferred 3 3 4 3 2 Standard/Preferred 3 3 4 3 2 Standard/Preferred 3 3 4 3 2 Standard/Standard 2 3 3 1 1 2 3 3 2.3 1.8 3 Pref Best/Pref Best 2 2 2 1 1 Preferred/Preferred 3 3 3 2 1 Standard/Preferred 3 3 3 2 1 1 Standard/Standard 2 2 2 1 1 1 1 Pref Best/Pref Best 1 1 1 1 1 1 1 1 1 1	45 50 55 60 65 70 Pref Best/Pref Best 2 2 3 2 2 2 Preferred/Preferred 3 3 3 3 2 2 Standard/Preferred 3 3 4 3 2 2 Standard/Preferred 3 3 4 3 2 2 Standard/Standard 2 3 3 1 1 1 Pref 25 2.8 3.3 2.3 1.8 1.8 Pref 2.5 50 55 60 65 70 Pref Best/Pref Best 2 2 2 1 1 Standard/Preferred 3 3 2 1 1 Standard/Standard 2 2 2 1 1 Pref Best/Pref Best 1 1 1 1 1 Pref Best/Pref Best 1 1 1 1			

Key:

Key:

Rank 1-2

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Overall

Rank 3-4

\$3,000,000 death benefit

Overall ranking

Rank 1-2 Rank 3-4 Overall No-lapse guarantee - Lifetime Age **Full Pay** Pref Best/Pref Best Preferred/Preferred Male/Female Standard/Preferred Standard/Standard **Overall ranking** 2.0 2.3 2.8 2.0 1.8 1.8 2.0 Ten Pay Pref Best/Pref Best Preferred/Preferred Male/Female Standard/Preferred Standard/Standard

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2.0

2.3

1.5

1.3

1.0

1.0

2.3



Learn more

Call your Life Sales Support Team to learn how Eclipse Survivor II IUL can help protect your clients' legacy:

1-877-696-6654 (Securian Financial and Broker-Dealer) **1-888-413-7860, option 1** (Independent Brokerage)

All illustration and benchmarking data provided by Competitor Illustration Software, December 2021.

Calculations: Average rankings for each category were calculated by averaging the individual ranking for a male and female of a given age/risk class. There are seven total products, including Eclipse Survivor II IUL, used to determine each individual ranking. Each number is the average ranking of the product among its peers.

Benchmarking scenarios: Male and female; ages 45-75 by 5s; preferred best, preferred, standard plus and standard risk classes; full, ten and single pay; \$500K, \$1MM and \$3MM death benefits; Lifetime NLG.

Companies and products included in this comparison: Lincoln Financial - LifeGuarantee® SUL (2019) Pacific Life - Pacific Indexed Estate Preserver 3 2020 Prudential® - PruLife® SUL Protector (2017) Ameritas - Ameritas Value Plus Survivor Index UL Nationwide® - Survivorship Indexed UL 2020 Penn Mutual - Survivorship Plus Select® IUL Securian Financial - Eclipse Survivor II IUL

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: investment options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult the policy carefully.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

The no-lapse guarantee is subject to the terms and conditions contained in the policy and may not be in effect even if premium payments are made. Please review the policy carefully.

Product features and availability may vary by state.

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.

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.

These are general marketing materials and, accordingly, should not be considered investment advice or 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). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. 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.

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