

# Advantage Elite Select: Beyond the numbers

Making sure your family is protected from the unexpected is important, and our Advantage Elite Select term product may be an affordable solution to provide your family that protection as well as providing you flexibility for your future.

## What makes Advantage Elite Select unique?



### WriteFit Underwriting™

When applying for Advantage Elite Select, you<sup>1</sup> are able to take advantage of our WriteFit Underwriting program where you can be approved for coverage in as little as 24 hours after the tele-interview. Our WriteFit Underwriting program is less hassle than traditional underwriting and can get you coverage fast.



### Benefit Distribution Agreement (BDA)<sup>2</sup>

Our Benefit Distribution Agreement is an optional agreement that not only provides a guaranteed income stream for your beneficiaries using the death benefit proceeds, but also lowers your premiums.



### Chronic Illness Conversion Agreement (CICA)

Advantage Elite Select is the only term product on the market that gives you the ability to convert to permanent coverage and add chronic illness protection without underwriting at the time of conversion. The conversion can take place even after you have qualified for chronic illness benefits.



### Convertibility

You can convert \$100,000 or more to any permanent life insurance product, including indexed, variable and survivorship policies if both spouses have an Advantage Elite Select term policy.<sup>3</sup> After conversion, if the remaining amount of term coverage is \$100,000 or more, you can keep it in the term policy for the remaining coverage period.

In addition, when a policy is converted in the first two years, we will provide you a credit up to the annual premium paid on your Advantage Elite Select term policy.<sup>4</sup>

## Company strength

We have been serving families for nearly 140 years and as our company has grown and evolved, we've never lost sight of those who depend on us. You can have confidence knowing Securian Financial is here for the long run.

To learn more about our financial strength, visit [securian.com/strength](https://www.securian.com/strength)

1. If owner/insured are different, the death benefit will be paid upon the death of the insured.
2. Total benefit amount is the total of the lump-sum payment plus installment payments. Total benefit amount will exceed the face amount of the policy, and the amount exceeding the face amount will be taxable as income. Not all scenarios will result in lower premium payments.
3. Conversions to a survivorship product need to take place within the first 3 years of the term policy. If two policies are being converted, neither can be rated. If only one policy is being converted and the other life is being fully underwritten, the other life may be rated but must be a table D or better.
4. Amount credited is dependent on the amount of the term policy converted.

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.

When the Benefit Distribution Agreement is added, the beneficiary of the policy will not be able to change the installment portion of the death benefit after the death of the insured. A portion of the benefit that is paid out in installments will be taxable as income. This taxable portion represents the amount of the benefit that exceeds the policy's face amount.

The Benefit Distribution Agreement installment payment could be payable for a period up to 30 years. The factor rate used in the calculation of the installment payment is set at the time of policy issue.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

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

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07-400 and any state variations; ICC12-400, SL-12-400 Rev 1-2013, 12-400 and any state variations; ICC16-20074, 16-20074 and any state variations; ICC14-20000, 14-20000 and any state variations; 16-20068 and any state variations; ICC18-20156, 18-20156 and any state variations; ICC18-20157, 18-20157 and any state variations

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