securian FINANCIAL®

**The $99 legacy**
Individual Life Insurance
Financial Professional

Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

## CASE STUDY

# Clients can leave a lasting financial legacy with just $99 per month

### Your clients have the opportunity to leave a legacy to their children or grandchildren by providing one of the greatest gifts — life insurance.

A permanent life insurance policy can help provide a lifetime of financial protection for children or grandchildren while funding other goals, including college, a home down payment or supplemental retirement income.

By purchasing a life insurance policy while children and grandchildren are young and in good health, parents and grandparents can protect a lifetime of dreams at a minimal cost, while locking in insurability.

### Background

For Paul and Anne, family is their world. So it was no surprise that during their annual review with their financial professional, Jerry, the conversation revolved around their two-year-old granddaughter, Emma. As Paul and Anne discussed their changing financial needs, Jerry suggested they consider buying a life insurance policy for their grandchild.

They were initially unsure how purchasing a policy might impact their finances. Jerry explained they could design an affordable policy. Plus, by purchasing a policy while Emma's young, it would lock in insurability and likely qualify her for preferred rates.

## How it works

Jerry shared how just $99 a month could provide security and flexibility throughout their granddaughter's life.[1] Paul and Anne decided to purchase a permanent life insurance policy for Emma.

When Emma graduates from college, she's ready to purchase her first home. Paul and Anne have diligently funded her policy with $99 each month since she was two years old. Imagine Emma's reaction when they tell her she can withdraw $23,760 from her life insurance policy for a down payment on her house.

At this time, Paul and Anne decide to transfer the policy's ownership to Emma. Over time, Emma's cash value continues to grow. At age 70, she begins to take annual withdrawals of $20,208 for the next 20 years to supplement her retirement income.

Throughout the life of the insurance policy, Paul and Anne have been able to provide security through the death benefit, access to cash value when Emma was young and supplemental income during her retirement.

## Learn more

Contact the Life Sales Support Team to find out how your clients can leave a lasting legacy:

**1-877-696-6654**
(Securian Financial and broker-dealer)

**1-888-413-7860, option 1**
(independent brokerage)

1. Eclipse Accumulator Indexed Universal Life, female, age 1, $60,112 face amount, Preferred Non-Tobacco, 20 pay premium of $1,188 at 5.22 percent illustrated rate in the S&P 500® index.

These values assume that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions such as surrender charge.

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

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first 15 years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy from lapsing.

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