

**Advantage Elite Select Term Life**  
Individual Life Insurance

Products issued by:  
Minnesota Life Insurance Company | Securian Life Insurance Company

Financial security  
*for the long run*®



# LIFE ON YOUR TERMS





## GOOD RELATIONSHIPS get better with time

For over 135 years, Securian Financial Group and its affiliates have been committed to supporting our clients through every stage of life. Securian's enduring financial strength can give you confidence your policy will provide benefits when you and your family need them.

When you purchase a life insurance policy from one of Securian's affiliates, Minnesota Life or Securian Life, you don't just become a policyholder - you're treated like our partner. Our loyal policyholders can expect to receive ongoing policy enhancements whenever possible and a level of customer service that sets us apart from our peers.

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# Financial security now. Flexibility for later.

Advantage Elite Select can provide life on your terms – the coverage you want, when you want it. As term life insurance, Advantage Elite Select provides protection for a specified number of years. It can help protect your family's financial security with affordable premiums, a choice of five guarantee periods and provide other benefits.<sup>1</sup>

## 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 our permanent products during the term without proof of insurability.<sup>2</sup>



### Renewable

At the end of your term, you can choose to renew your coverage on an annual basis.<sup>3</sup>

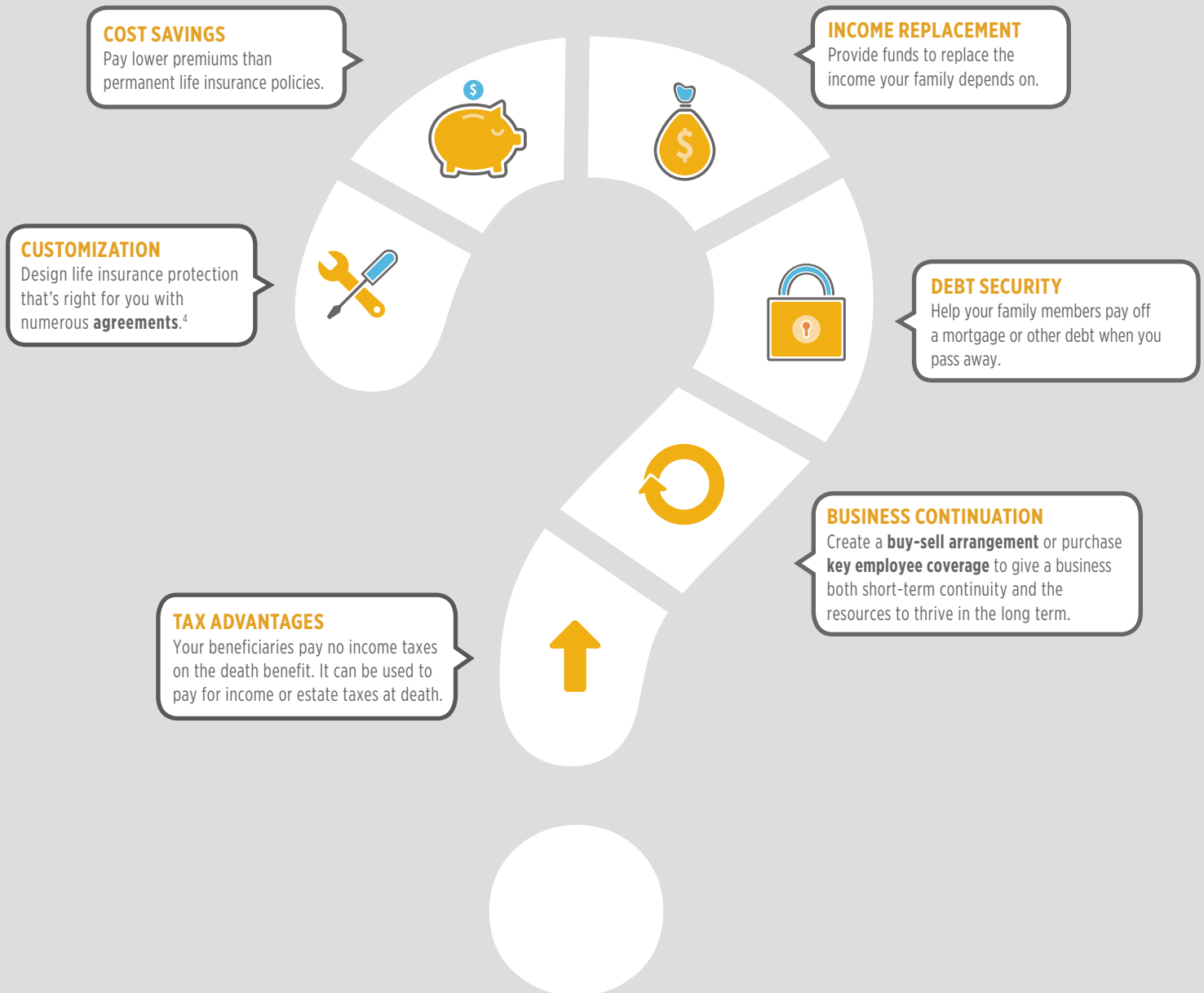
<sup>1</sup> If owner/insured are different, the death benefit will be paid upon death of the insured.

<sup>2</sup> May be subject to other restrictions.

<sup>3</sup> Through 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.



<sup>4</sup> 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 death of the insured.

## Agreements

Optional benefits you can add to your policy.<sup>4</sup>

## 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.

## Benefit Distribution Agreement

Provides beneficiaries a guaranteed income stream, where you designate all or a portion of the **total benefit amount** to be received as **installment payments**.<sup>5</sup>

## 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.

## Chronic Illness Conversion Agreement

Allows you to add a Chronic Illness Agreement upon conversion to any of our single-life products that offers a Chronic Illness Agreement, without requiring additional underwriting at time of conversion. Your policy must have the Extended Conversion Agreement in order to add the Chronic Illness Conversion Agreement.

## 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.

<sup>5</sup> The amount 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 death benefit. The beneficiary of the policy will not be able to change the manner in which the death proceeds are paid out upon the death of the insured.

<sup>6</sup> Total benefit amount will exceed the face amount of the policy, and the amount exceeding the face amount will be taxable as income.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states, may exist under a different name in various states and may not be available in combination with other agreements.

Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.



### Total benefit amount

Total benefit amount is equal to the lump-sum death benefit (if applicable) plus installment payments.<sup>6</sup>

### Installment payments

The portion of the total benefit amount that is paid out over a chosen period of time (10, 20 or 30 years). Only applies on policies with the BDA.

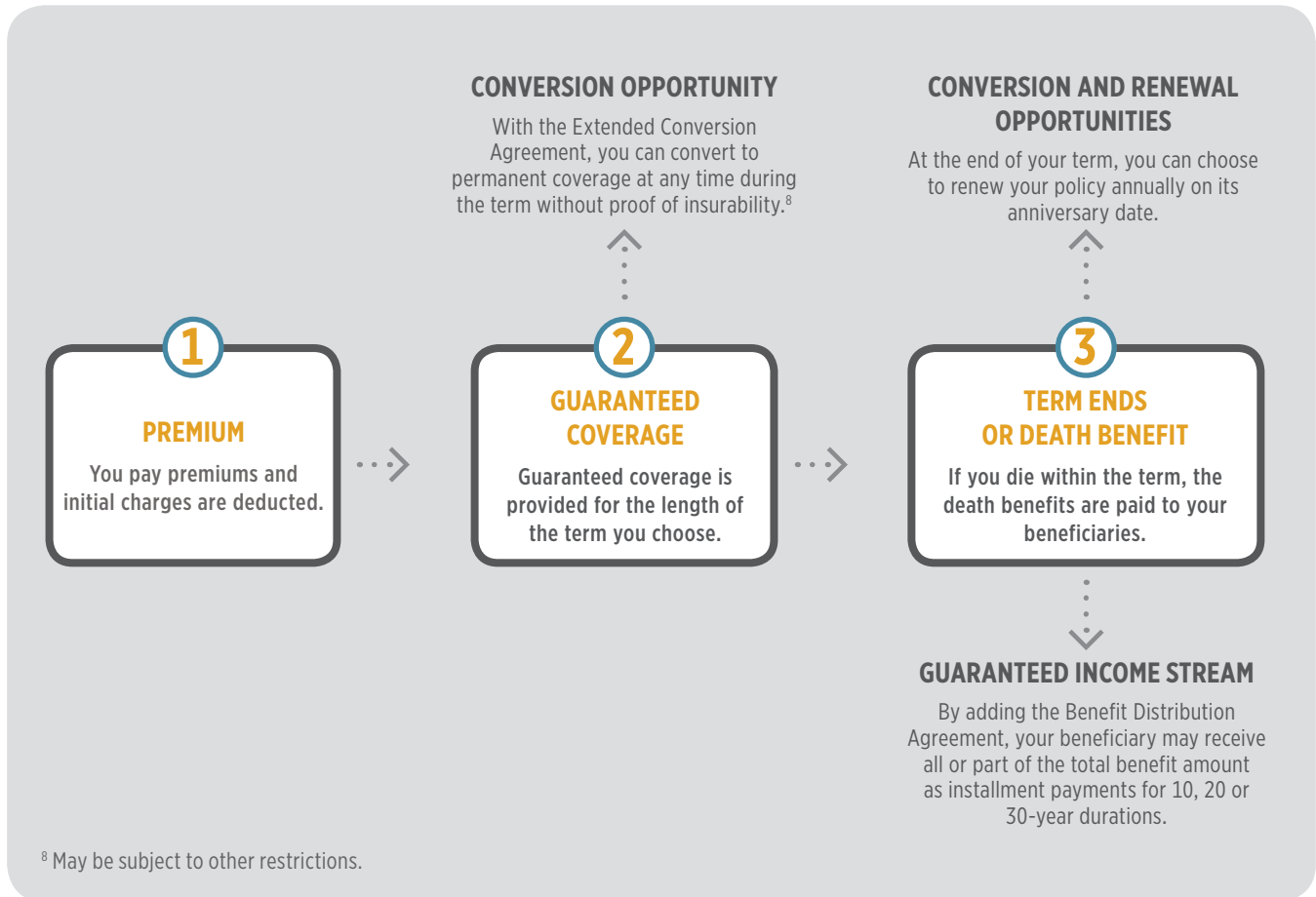
## The coverage you want, WHEN YOU WANT IT

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 hours<sup>7</sup> – without any physical exams or medical blood work .

<sup>7</sup> 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



## 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](http://securian.com). Choose “Account Access” from the menu, and then select “Individual Life Insurance.”
- 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.**



# WE ARE SECURIAN

You may not have heard of us. Boasting is not our strong suit. But we are one of the nation's largest and strongest financial services providers. Securian provides retirement solutions, investments and insurance through our subsidiaries, including Minnesota Life. Minnesota Life issues our life insurance policies<sup>9</sup> and has been a respected presence in the industry for more than a century.

**For more information about the rating agencies and to see where our ratings rank relative to others, visit [securian.com/ratings](http://securian.com/ratings).**

**WE ARE** a highly rated company headquartered in St. Paul, Minnesota.

**WE DO** what's right. Our strong record of transparency, compliance and ethical conduct sets us apart.

**WE ARE** a trusted long-term partner with a laser-sharp focus on helping people reach their goals – now and in the years ahead.

<sup>9</sup> In all states except New York. In New York, policies 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 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.

**Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency  
– Not guaranteed by any bank or credit union**