

Whole Life Insurance

Secure Protector

Secure Accumulator

FIXED

A policy to grow. A policy to protect.

GUARANTEES TO LAST A LIFETIME.

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. 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.

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

Secure Accumulator Whole Life is not available for sale in the state of New York.

MINNESOTA LIFE


SECURIAN®

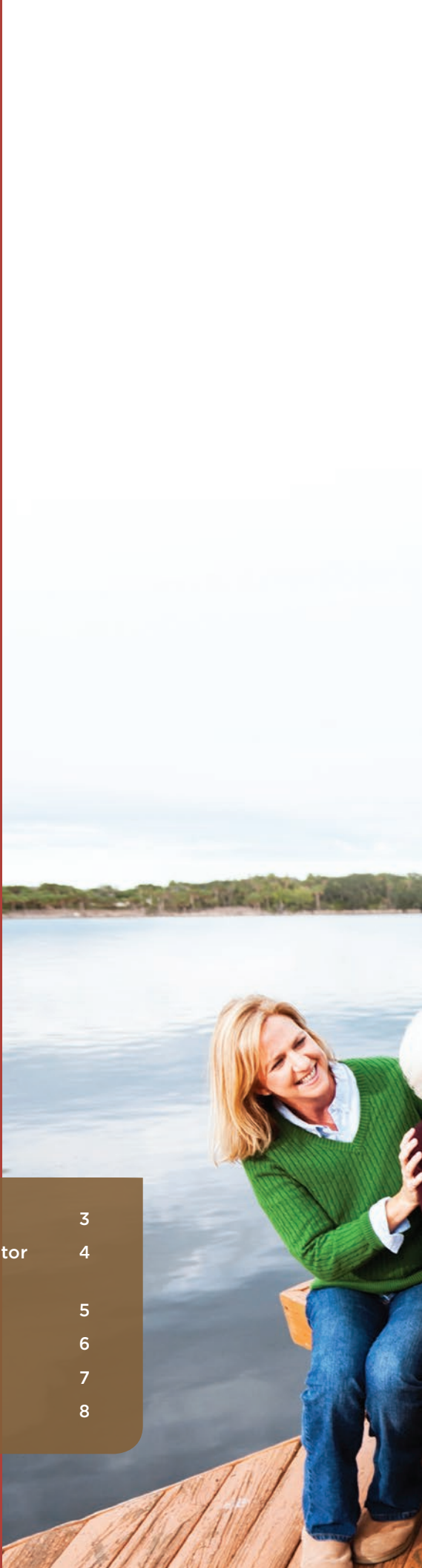
We never stop caring for our policyholders

At Minnesota Life and Securian Life, a New York authorized insurer, we are committed to standing by our clients - treating you to a level of respect and dedication you deserve. When you buy life insurance from us, you buy a policy that improves with time and changes with you. Regardless of when you buy your policy, you will be offered the same new features and products as new clients.

This makes our company and policies stand out. When you insure yourself, your family or business with a Minnesota Life or Securian Life policy, your policy is not only backed by a company with experience and financial strength - it's backed by a company that believes in treating you like a partner.

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What life insurance can do for you and your family

The main purpose of life insurance is to provide income tax-free financial support for your family upon death of the insured. Because **Secure Protector and Secure Accumulator**¹ are permanent policies, they provide lifetime protection and offer tax-advantaged cash value growth you can access throughout your life.

The benefits of Whole Life:

Guaranteed²

Your life insurance coverage will never change throughout the life of your policy. Plus, the **premiums** you pay will never increase.

Fixed

Interest is paid at a guaranteed fixed rate of 4 percent, making it a secure option for **cash value** growth.

Flexible

The premium period can be **paid up** at any length of time, from year one up to age 120. This allows the policy to be paid up whenever you choose.

¹ Secure Accumulator Whole Life is not available for sale in the state of New York.

² Policy guarantees are subject to the claims-paying ability of the issuing life insurance company. See your policy form for specific details regarding such guarantees.

A premium period of 10 years or fewer may result in adverse tax consequences.

GLOSSARY

Premiums

The regular payments you make on your policy.

Cash value

A portion of your premium payment that can grow tax-deferred over time and may be used throughout your lifetime.

Paid up






The condition in which the life insurance policy will remain in force without additional premium payments.



Secure Protector Secure Accumulator

Secure Protector offers you a lifetime of guaranteed protection with low premiums. Unlike term insurance, pre-retirees could take advantage of guaranteed premium rates and use short-pay options to have paid-up protection for the rest of their lives. Children will benefit from low premiums, short-pay scenarios and guaranteed insurability no matter what health issue may occur.

Secure Accumulator's guaranteed cash value accumulation can help provide the necessary funds for family, loved ones or business interests to take advantage of opportunities as they arise. Secure Accumulator also offers lifetime death benefit protection and multiple dividend options for cash value accumulation, which can be used for individual wealth accumulation, estate planning and retirement funding.

IDEAL USES	SECURE PROTECTOR	SECURE ACCUMULATOR
 CUSTOMIZATION Design life insurance protection that's right for you with numerous agreements . ³	✓	✓
 DEBT SECURITY AND LIFESTYLE PRESERVATION Help your family members maintain their way of life and pay off the mortgage or other debt when you pass away.	✓	✓
 ESTATE PLANNING Preserve your legacy by passing on wealth to your children or grandchildren.	✓	✓
 TAX ADVANTAGES Pay no income taxes on your cash value growth while your policy remains in force ⁴ , which means your money has the potential to grow faster.	✓	✓
 CHARITABLE GIVING Use a policy to leave a gift for your favorite charity.		✓
 GUARANTEED DEATH BENEFIT Give your family a lifetime of peace of mind with a policy that will guarantee the death benefit.	✓	✓
 FINANCIAL FLEXIBILITY Units of paid-up additional insurance can be accessed at any time for life events, such as college tuition or a down payment on a home.	✓	✓
 RETIREMENT FUNDING Use loans and surrenders of paid-up additional insurance as a source of supplemental retirement income or for other uses.		✓
 COST SAVINGS Pay potentially lower premiums for lifetime protection.	✓	

³ Agreements may be subject to additional costs and restrictions.

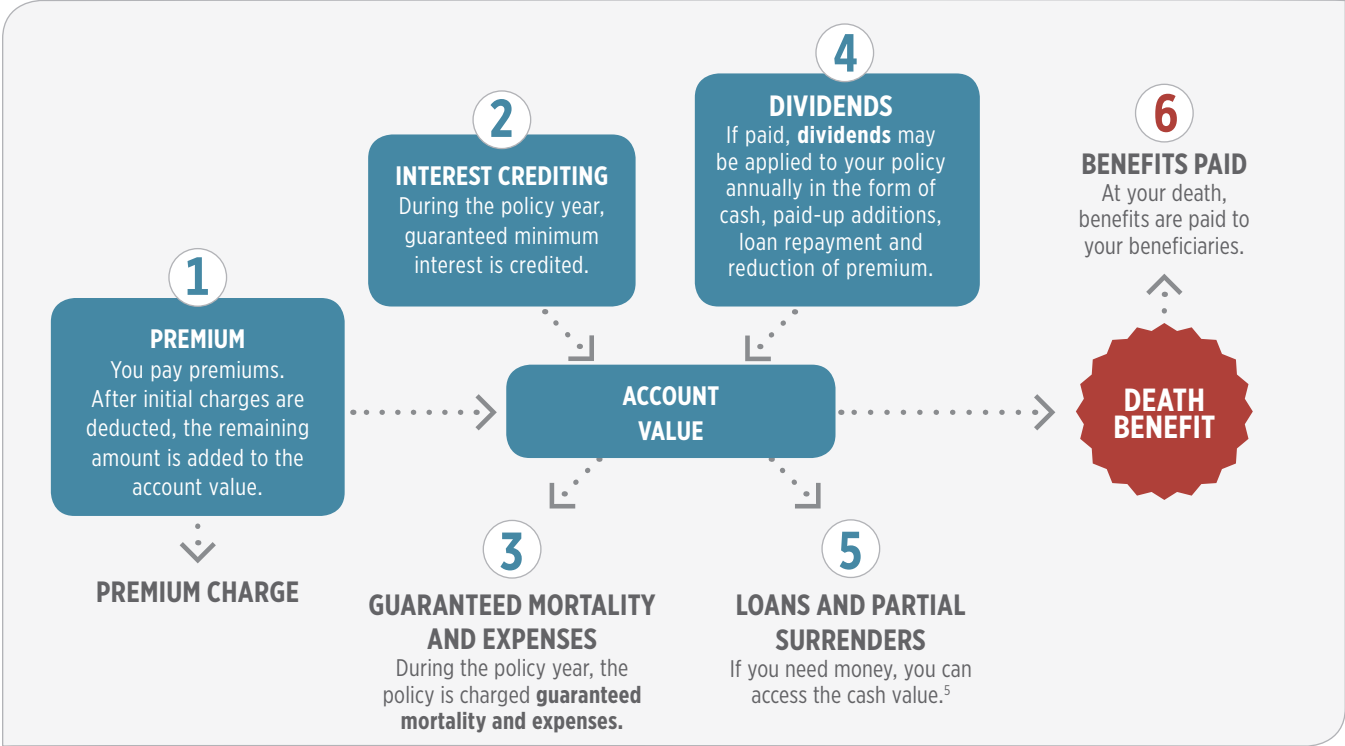
⁴ As long as your policy remains in force and is not a modified endowment contract.



Agreements

Optional benefits you can add to your policy.

How Secure Protector and Secure Accumulator work for your benefit



⁵ Loans and surrenders of paid-up additional insurance will reduce both the cash value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Consult a tax advisor for specific information.

Financial flexibility when you need it

Whether it's supplementing your retirement or an unexpected emergency, Secure Protector and Secure Accumulator can support you when you need it most.

Loans

Loans allow you to borrow money by utilizing your cash accumulation in the policy to create a tax-free distribution at any time – even before age 59½.

Fixed rate charged
5%

Guaranteed mortality and expenses
Charges that will never change and help determine policy premiums and values.

Dividend
The portion of annual surplus a life insurance company chooses to distribute to policyholders.

Customize your policy

You can customize and expand your whole life policy with the help of your financial advisor. Options available for both Secure Protector and Secure Accumulator include:

Accelerated Benefit Agreement

Allows you to access a portion of your death benefit in the event of terminal illness.

Children's Term Agreement

Provides a death benefit on the life of your child and the ability to convert to permanent life insurance by age 25.

Guaranteed Insurability Option Agreement

Provides future options to increase coverage between the ages of 22 and 40 without underwriting. With a waiver option, the premium is waived if you become disabled.

Premium Deposit Account Agreement

Provides the opportunity to maximum-fund your policy through a series of pre-scheduled fixed payments.

Available only with
Secure Protector

Accidental Death Benefit Agreement

Pays an additional death benefit if you die as the result of an accident.

Additional Insurance Agreement⁶

Provides additional coverage by using a combination of paid-up additional insurance and one-year term.

⁶ Only available on policies paying until age 120.

Single Premium Paid-Up Additional Insurance Agreement

Provides an option to purchase paid-up coverage with a lump-sum payment each year you own the policy, up to age 90.

Waiver of Premium Agreement

Waives your policy premium if you become totally and permanently disabled before age 65.

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 on combination with other agreements.

Available only with
Secure Accumulator

Flexible Term Agreement

Offers a 10 or 20-year level term insurance up to 80 percent of the face amount.

Whole life insurance is for people who want:

- A guaranteed lifetime of life insurance protection.
- Consistent premiums that fit within their budget.
- Cash value accumulation through guarantees and dividends.

SECURE PROTECTOR is for people who want the largest death benefit protection possible for the most cost-effective premium.

SECURE ACCUMULATOR is for people who want guaranteed protection with cash value accumulation to use for supplemental retirement, children's college funding or other opportunities.

Accumulate assets
and provide for those
who depend on you.
Get the benefits you
need to protect your
family and the flexibility
you want for retirement.

TALK TO YOUR
FINANCIAL
ADVISOR TODAY.



EASY STAYING CONNECTED IS EASY

We make it easy for you to access information about your whole life policy:

- Visit the eService Center at securian.com. Choose 'Life insurance' under the 'Account Access' tab.
- Review your annual statement outlining current policy status and changes you made during the past year.

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 policies⁷ 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.

⁷ Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

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