

# Help protect and maximize assets for your loved ones

Are you looking for a simple way to leverage assets and create a secure legacy for your<sup>1</sup> loved ones? Secure Legacy Whole Life Insurance offers a guaranteed way to immediately increase your estate for beneficiaries – without impacting taxes or going through probate.<sup>2</sup>

## Benefits

- Single premium immediately increases estate for beneficiaries through a guaranteed death benefit
- 100% return of premium guarantee<sup>3</sup>
- Guaranteed, tax-deferred cash value growth
- No medical exam<sup>4</sup>
- Simple online application process

## How you can maximize your estate

Single payment of \$25,000			
	Age	Immediate death benefit	Guaranteed cash value (at age 80)
Female non-smoker	60	\$60,876	\$43,634
Male non-smoker	60	\$55,066	\$41,412
Female non-smoker	65	\$52,617	\$37,714
Male non-smoker	65	\$47,788	\$35,939
Female non-smoker	70	\$45,735	\$32,781
Male non-smoker	70	\$42,191	\$31,730

**A 60-year-old non-smoker could leave loved ones a death benefit of more than double his or her initial premium payment.**

Single payment of \$50,000			
	Age	Immediate death benefit	Guaranteed cash value (at age 80)
Female non-smoker	60	\$121,752	\$87,268
Male non-smoker	60	\$110,132	\$82,825
Female non-smoker	65	\$105,234	\$75,429
Male non-smoker	65	\$95,576	\$71,878
Female non-smoker	70	\$91,471	\$65,564
Male non-smoker	70	\$84,381	\$63,459

This is a hypothetical example for illustrative purposes only. Your particular circumstances may be different than those shown. You should ask your financial professional to run a personalized illustration for you.

Product features			
Policy	Single-premium whole life		
Issue ages	50-80		
Premium mode	Single premium (no additional premiums accepted)		
Issue classes	Standard tobacco or non-tobacco		
Minimum initial premium	\$5,000		
Maximum premium	Ages 50-59: \$100,000 Ages 60-64: \$175,000 Ages 65-80: \$250,000		
Minimum face amount	\$10,000		
Guaranteed interest rate	2%		
Loans	5% fixed loan interest charge; 3% fixed loan interest credit		
Return of premium	Upon full surrender: Guaranteed return of 100% of premium, less withdrawals and loans		
Surrender charge	Years 1-2: 6%	Year 4: 4%	Year 6: 2%
	Year 3: 5%	Year 5: 3%	Year 7: 1%
Available agreements	Accelerated Death Benefit Agreement		



## Talk to your financial professional

to learn how Secure Legacy Whole Life can help maximize your legacy for the ones you love.

1. If owner/insured are different, the death benefit will be paid upon death of the insured.
2. Provided the insured's estate is not the beneficiary of the contract.
3. Allows for 100% guaranteed return of premium, less withdrawals, and loans, upon full surrender.
4. Decision is based on answers to the health questions in the application.

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.

Product features and availability may vary by state.

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.

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

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 fifteen years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

You should consult your tax advisor regarding your own tax situation.

These are general marketing materials and, accordingly, should not be viewed as 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). It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are looking for investment advice or recommendations, you should contact your financial professional.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

Policy Form Numbers: ICC18-20152, 18-20152 and any state variations; ICC09-931, 09-931 and any state variations

**Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency – Not guaranteed by any bank or credit union – May go down in value**



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[securian.com](https://www.securian.com)

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