

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 your¹ 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.²

Benefits

- Single premium immediately increases estate for beneficiaries through a guaranteed death benefit
- 100% return of premium guarantee³
- Guaranteed, tax-deferred cash value growth
- No medical exam⁴
- 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	\$57,356	\$39,343
Male non-smoker	60	\$51,043	\$36,966
Female non-smoker	65	\$49,798	\$34,158
Male non-smoker	65	\$44,425	\$32,173
Female non-smoker	70	\$43,599	\$29,906
Male non-smoker	70	\$39,178	\$28,373

Single payment of \$50,000			
	Age	Immediate death benefit	Guaranteed cash value (at age 80)
Female non-smoker	60	\$114,711	\$78,685
Male non-smoker	60	\$102,087	\$73,932
Female non-smoker	65	\$99,596	\$68,317
Male non-smoker	65	\$88,851	\$64,347
Female non-smoker	70	\$87,197	\$59,812
Male non-smoker	70	\$78,356	\$56,746

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

Product features		
Policy	Single-premium whole life	
Issue ages	50-85	
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 65-80: \$250,000
	Ages 60-64: \$175,000	Ages 81-85: \$50,000
Minimum face amount	\$10,000	
Guaranteed interest rate	4%	
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 3: 5%	Year 5: 3%
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.

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.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal 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 affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates 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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