

Securian Life Insurance Company Minnesota Life Insurance Company

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The following solicitation requirements are applicable to all producers soliciting business for Securian Financial Group and its subsidiaries (the "Company"). A producer is considered to be making a solicitation if they offer, negotiate, or effectuate a contract or policy of insurance for particular person(s).

Unrestricted states

Unrestricted states are states that permit an insurance-licensed producer to solicit business before appointment with the Company.

- Producers can submit insurance application, appointment forms, and a request for contracting simultaneously.
- New business will accept the insurance application as long as the date the insurance application is received and the producer's appointment effective date are within the set guidelines established by each state (see chart below).
- It is the producer's responsibility to make sure any necessary contracting and/or appointment paperwork is submitted before or immediately after a solicitation to allow enough time for the Company to run a background check and process the paperwork.
- **The Company will not submit appointment paperwork to the state insurance departments until the producer has been approved through the background check process.**

Restricted states

Restricted states are states that require an insurance-licensed producer to become appointed with the Company before soliciting business for that Company.

State-by-state guidelines

The following chart reflects the number of days the Company has to submit the producer's appointment to the applicable state insurance department from either the date the application is received in New Business or the date the client signs the application¹. No guidelines are provided for states that do not process appointments.

State insurance department regulations change on an ongoing basis. We advise all producers to check for updated versions of this form on a regular basis, located on the Company website.

Producers are not permitted to conduct or participate in the solicitation of a contract or policy of insurance if they do not first comply with the state licensing and appointment regulations. Business solicited by producers who are not appropriately licensed and appointed will be returned for re-solicitation. In addition, violations of the guidelines may be grounds for discipline, up to and including termination of the producer.

| State | # of days to submit to state | State | # of days to submit to state | State | # of days to submit to state | State | # of days to submit to state |
|-------------|------------------------------|---------------------|------------------------------|---------------------------|------------------------------|------------------------|------------------------------|
| Alabama | 15 | Illinois | - | Montana | 15 | Rhode Island | - |
| Alaska | - | Indiana | - | Nebraska | 15 | South Carolina | 15 |
| Arkansas | 15 | Iowa | 30 | Nevada | 15 | South Dakota | 15 |
| Arizona | - | Kansas ¹ | 30 | New Hampshire | 15 | Tennessee | 15 |
| California | 14 | Kentucky | 15 | New Jersey | 15 | Texas | 30 |
| Colorado | - | Louisiana | 15 | New Mexico | 15 | Utah | 15 |
| Connecticut | 15 | Maine | 15 | New York | 15 | Vermont | 15 |
| Delaware | 15 | Maryland | - | North Carolina | 15 | Virginia ¹ | 30 |
| DC | 30 | Massachusetts | 15 | North Dakota | 30 | Washington | 15 |
| Florida | 45 | Michigan | 15 | Ohio | 30 | West Virginia | 15 |
| Georgia | 15 | Minnesota | 15 | Oklahoma | 15 | Wisconsin ² | 15 |
| Hawaii | 15 | Mississippi | 15 | Oregon | - | Wyoming | 15 |
| Idaho | 15 | Missouri | - | Pennsylvania ³ | N/A | | |

¹ Kansas and Virginia are 30 days from the date the application is signed, NOT the date received by New Business.

² Wisconsin requires an appointment before soliciting long-term care products.

³ Pennsylvania is a restricted state, requiring an appointment before the producer can solicit any type of business.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates. Insurance products are issued by affiliated insurance companies Minnesota Life Insurance Company or 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.