

**FACTS**
**WHAT DOES SECURIAN FINANCIAL DO WITH YOUR PERSONAL INFORMATION?**

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information.  
Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, income, and employment information
- Account balances, transaction history, and credit history
- Medical information and risk tolerance
- Assets and investment experience

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Securian Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Securian Financial share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

**Questions?** Call 1-855-750-2019

**Who we are**

Who is providing this notice?	This notice is provided by Securian Financial Group, Inc. and its affiliates listed below.
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**What we do**

How does Securian protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does Securian collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for insurance</li> <li>• Enter into an investment advisory contract or seek advice about your investments</li> <li>• Tell us about your investment or retirement portfolio</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to all joint owners of your account, policy, or product.
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**Definitions**

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include companies with a Securian Financial name and companies such as Minnesota Life.</li> </ul>
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Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
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Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
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This privacy notice applies to Securian Financial Group, Inc., Securian Life Insurance Company, Securian Casualty Company, and Minnesota Life Insurance Company.

## **Information we collect**

To provide you with products or services, or pay your claims, we collect information that is not publicly available. This may include information such as your name, address, assets, income, net worth, beneficiary designations, and other information from your application. We also collect information about your transactions with us, our family of companies, or with others, such as insurance policy information, premiums, payment history, and investment purchases. We may also collect information such as claims history or credit scores from consumer reporting agencies.

## **How we share information**

We may share the information we collect as described in this notice with others. Information of former customers is treated the same way as current customers.

Disclosures are only made if authorized by you or as permitted or required by law. For example, we may disclose information to companies that perform services for us, such as preparing or mailing account statements, processing customer transactions, or programming software; to companies to assist us in marketing our own products or services; or to affiliates for the purpose of servicing or administering your account. We may also disclose contact information to financial institutions (such as insurance companies, securities brokers or dealers, and banks) with whom we have joint marketing agreements. Additionally, your financial representative and Securian Financial employees who assist your representative have access to the information they need to provide services to you.

We may share the information described here with government agencies or authorized third parties as required by law. For example, we may be required to share such information in response to subpoenas or to comply with certain laws.

Before we disclose customer information to service providers, companies with whom we have joint marketing agreements, or companies assisting us in marketing our own products or services, we require them to agree to keep this information confidential and to use it only as authorized by us. They are not permitted to release, use, or transfer any customer information to any other person without our consent. Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.

## **How we protect your privacy**

We follow these policies and practices to protect the personal information we have about you:

1. We do not sell personal information about you to anyone.
2. We do not share medical information with any affiliates or third parties for any reason unless you have given your consent or unless required or permitted by law.
3. We maintain physical, electronic, and procedural safeguards designed to protect your personal information. We restrict access to personal information about you to those employees we believe need access to provide products and services to you. Employees who deal with personal information are trained to adhere to confidentiality standards. Any employee who violates these standards is subject to discipline.

## **Notice to plan sponsors/ group policyholders**

This privacy notice describes our practices for safeguarding personal information about the individuals who purchase our financial products and services primarily for personal, family or household purposes. If you are a plan sponsor or group policyholder, this privacy notice describes our practices for collecting, disclosing and safeguarding personal information about group plan participants.

## State-Specific Disclosures

Securian Financial collects, uses, and stores personal information as required by federal law, or state privacy law, if more restrictive.

### Affirmative Consent

If you live in CA, MN, MT, NM, ND, OR, or VT, we will obtain your affirmative consent before sharing your personal information with a non-affiliate for them to market their products or services to you.

### Vermont Residents

We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont Law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at [Securian.com](https://www.securian.com).

### Notice of Information Practices

Residents of AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, or VA: We may collect information about you from others. We will not share your personal information with non-affiliated third parties other than our agents or service providers unless you authorize us to share it or the law otherwise permits us to share it. In addition, we will limit sharing among our affiliates to the extent required by your state law. In certain circumstances, we may disclose your information, including personal or privileged information subsequently collected, to third parties without your specific authorization. For example, we may give your information to state insurance officials, law enforcement, group policy holders for claims experience, auditors, or insurance support companies and other service providers. You have a right to access, correct, or delete (with exceptions) the personal information we hold about you, and to receive, in writing, the specific reason(s) for any adverse underwriting decision. An adverse underwriting decision includes if we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage. To exercise your rights, or for a more detailed explanation of our information practices required by your state, please call 1-833-869-5201 or visit <https://www.securian.com/contact-us/consumer-privacy-request.html>. If a request under these rights is denied, you have the right to appeal the decision to the Insurance Commissioner of your state.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its subsidiaries.

**Securian Financial Group, Inc.**  
[securian.com](https://www.securian.com)

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