

FACTS

WHAT DOES SECURIAN FINANCIAL GROUP, INC. DO WITH YOUR PERSONAL INFORMATION?



SECURIAN®

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 and income
- Account balances and transaction history
- Medical information and risk tolerance

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 reasons Securian chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Securian 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 nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 1-800-820-4205 and follow the prompts, or
- Mail the form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-820-4205

Mail-in Form

- I wish to exercise my right to opt-out and not allow Securian to share my personal information in the event my representative should transfer his or her securities registration to another firm or sell his or her securities business to an unaffiliated representative.

Name

Address

City, State, Zip

Account/Policy/
Contract Number

Mail To:

Securian Financial Group, Inc. Attn: Privacy Preferences
400 Robert St N, St. Paul, MN 55101

Who we are

Who is providing this notice?	This notice is provided by Securian Financial Group, Inc. and its affiliates. Securian's affiliates are 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.
How does Securian collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for insurance • Enter into an investment advisory contract or seek advice about your investments • Tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a Securian name; insurance companies such as Minnesota Life and financial companies like CRI Securities, LLC.
Nonaffiliates	<ul style="list-style-type: none"> • The only nonaffiliates Securian shares with are your current representative and any other financial services firm to which your representative might transfer his or her securities registration should he or she leave Securian.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

If you live in California, North Dakota or Vermont, we are required to obtain your affirmative consent to share your personal information with a Nonaffiliate.