



Group term life [and accidental death and dismemberment (AD&D)] insurance

[Employee class information]

Insurance products issued by:

[Minnesota Life Insurance Company] [Securian Life Insurance Company]

Protect your family's financial future

Term life [and AD&D] insurance

Term life insurance benefits through your employer can help protect your family's financial future against the unexpected loss of life, and income, during your working years.

Prepared for:

[Insert client logo here flush left
Preferred location
OR:

Company Name
CH1 slate

when logo not available]

Basic coverage (automatically enrolled)

Basic term life	[0]x your base annual earnings	<ul style="list-style-type: none">Maximum: \$[0,000,000]Age reductions apply
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Optional coverages

Employee supplemental term life	[0]-[0]x your base annual earnings	<ul style="list-style-type: none">Maximum: \$[0,000,000][Includes matching AD&D benefit]
Spouse[/domestic partner] supplemental term life	\$[0,000] increments	<ul style="list-style-type: none">Maximum: \$[000,000]Coverage may not exceed [xx]% of the amount of the employee's coverageCoverage may not exceed the total amount of employee coverage
Child term life	\$[00,000]	<ul style="list-style-type: none">Children are eligible from live birth until age 26
[[Voluntary AD&D]	Employee plan: \$[00,000] increments	<ul style="list-style-type: none">Employee AD&D maximum: \$[XX]Spouse[/domestic partner] AD&D maximum: \$[XX]Child(ren) AD&D maximum: \$[XX]
[Employee + family voluntary AD&D]	Family plan: Spouse[/domestic partner] and child coverage is a percentage of the employee's voluntary AD&D amount Spouse[/domestic partner] (with children): [00]% Spouse[/domestic partner] (no children): [00]% Each child (with spouse[/domestic partner]): [00]% Each child (no spouse[/domestic partner]): [00]%	

If your spouse[/domestic partner] or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Beginning at age [00], employee and spouse[/domestic partner] basic term life coverage reduces to a percentage of the amount in effect prior to age [00]: to [00] percent at age [00], to [00] percent at age [00] and to [00] percent at age [00].

Monthly cost of coverage

Employee/spouse[/domestic partner] supplemental term life insurance (rates/\$1,000/month)

Age	Employee	Spouse[/domestic partner]
[Under 25	\$0.00	\$0.00
25-29	0.00	0.00
30-34	0.00	0.00
35-39	0.00	0.00
40-44	0.00	0.00
45-49	0.00	0.00
50-54	0.00	0.00
55-59	0.00	0.00
60-64	0.00	0.00
65-69	0.00	0.00
70 and over	0.00	0.00]

[Optional child life

One premium provides coverage for all eligible children

\$0,000	\$0.00 per month
\$0,000	\$0.00 per month]

[Voluntary AD&D (rates/\$1,000/month)

Employee only	\$0.00 per \$1,000 per month
Employee and family	\$0.00 per \$1,000 per month]

Please note, employee and spouse[/domestic partner] rates increase with age and are subject to change.

[A nicotine user is defined as an individual who has used nicotine in any form during the past 12 months or is currently using nicotine in any form. If a nicotine status is not designated, premiums will be deducted at nicotine rates.]

Enhance your life insurance protection without health questions

- Employee: Enroll for one times your salary, or increase your existing coverage by one times your salary; not to exceed a new total of \$[00,000].
- Spouse[/domestic partner]: Enroll for one times your salary, or increase your existing coverage by one times your salary; not to exceed a new total of \$[00,000].
- Child [and Voluntary AD&D] coverage can also be elected without answering health questions.

[Employee enrolling from zero coverage without health questions is a one-time opportunity.]

[enrollment dates]

Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit [\[Securian.com/abc\]](#)

Enroll

Visit: [LifeBenefits.com](#)

[XXX] followed by your employee ID number (using leading zeros)

Questions?

Visit [\[abccompany.com\]](#) or call the benefits department at [XXX-XXX-XXXX]

This is a summary of plan provisions related to the insurance policy issued by [Minnesota Life Insurance Company] [Securian Life Insurance Company] to [CLIENT'S LEGAL NAME]. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

[Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.]

[Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.]

Products are offered under policy form series [XX-XXXXX] and [XX-XXXXX].

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



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PROTECT
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[lifebenefits.com](#)

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F103681-3 6-2024 DOFU 7-2024
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