



Doing business together is easy

With more than 100 years of experience in the group life and voluntary insurance market, Securian Financial has the expertise to recommend solutions that enhance employee benefits plans.

Your success truly is at the heart of what we do. Maybe that's why so many employers count on us for the long term.

Choose a full range of group insurance products:



Term & voluntary life

Cost-effective way to bulk up coverage during working years — and get optional benefits through employer



Accidental death and dismemberment (AD&D)

Benefit is paid when insured dies or is disabled because of a covered accident



Group universal life (GUL)

A type of permanent life insurance that features a savings component with the potential for tax deferred cash accumulation with a fixed rate of return



Critical illness insurance

Provides a lump-sum cash payment with diagnosis of a covered condition



Accident insurance

Lump-sum cash payment paid if an injury occurs due to a covered accident



Hospital indemnity insurance

Provides a predetermined daily benefit amount while insured is hospitalized

Our adaptable, consultative approach means we care about your success.

So you get the most relevant solutions.

The best benefits plan is one that's used wisely

Which is why we invest in our mutual success by helping ensure employees understand and use their benefits effectively.

Technology can play an important role in making the benefits process easier – especially in remote working environments. Our digital capabilities take your clients' group insurance plans to new levels.

- **Decision-support tool** – Benefit Scout® is an interactive, digital platform that uses artificial intelligence to help guide employees through the decision process. The result is less guesswork for employees and fewer questions for human resources staff.
- **Data analytics tool developed in collaboration with LIMRA** – Secure Insights® analyzes employee populations annually to identify opportunities and optimize participation to achieve the plan's full potential.
- **Virtual benefits fairs** – Our virtual benefits fair platform educates and engages employees about their Securian Financial offerings – through both on-demand and live interactive content.
- **Contact-free medical underwriting** – We've eliminated 99% of in-person exams¹ by leveraging digital medical and lab data to decrease underwriting decision turnaround times and encourage higher application completion rates.
- **Personalized new hire enrollment email journey** – Artificial intelligence-driven emails deliver coverage recommendations and cost estimates directly to an employee's inbox at key points in their enrollment journey, without any initial effort from them.
- **Enrollment reminder emails** – Automatic proactive emails help employees remember they haven't completed the enrollment process.
- **Opt-in to ongoing educational emails** – If employees want more financial wellness tips and tricks, they can opt in to Securian-driven educational communications, helping them think about their financial protection all year round.
- **Customized marketing** – We work with our clients to understand the needs and characteristics of employees to develop the right combination of communications to elicit employee engagement and enrollment, including microsites, video, text, QR codes, interactive quizzes and more.



**Visit our
Digital
capabilities
page**

to explore our full suite
of tools and resources:
[securian.com/group-
digital-solutions](https://securian.com/group-digital-solutions)



We're invested in your success

Securian Financial is here to stay, so we're continually investing in the market and your business. Plus, we work proactively to increase employee participation in your plan.

We also offer a full range of financial tools and resources – and personalized service – so you can deliver a competitive benefits package to attract and retain top talent.

Financial Wellness 360®

This comprehensive program is designed to help reduce the financial stress of diverse workforces. Mix and match to create a solution suite that best meets your needs.

Bereavement services with Empathy

Empathy offers a holistic approach to bereavement support by providing on-demand personalized guidance and care for the administrative, emotional, legal, and financial challenges associated with loss.

Personalized financial education by Enrich™

Enrich Financial Wellness provides behavior-changing, interactive financial literacy education to help employees improve their financial well-being.

Financial seminars by Advisor Connection

Advisor Connection helps employees address financial stress with on-demand and worksite seminars that allow employees to learn directly from program-certified, licensed financial professionals.

Self-serve tools available with Lifestyle Benefits

Lifestyle Benefits help employees address today's financial challenges and plan for tomorrow. It includes legal, financial and grief resources, travel assistance and legacy planning.



Learn more

about our Financial
Wellness 360 program
[securian.com/employers/
financial-wellness-360](https://securian.com/employers/financial-wellness-360)

At Securian Financial, we're here for family. And we're here because of it.

We're guided by our purpose: helping customers build secure tomorrows. Since 1880, we've been building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers. We're committed to the markets we serve, providing insurance, investment and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most.

We're invested in your success

Securian Financial brings decades of specialized expertise to the creation of successful employee benefits programs.

- Solutions that fit your needs
- Third-largest direct writer of group life insurance in the United States²
- Adaptable technology to keep up with your business
- Financial strength you can count on

What our clients say:

98%

satisfied with
our service³

99%

feel valued as
a client³

98%

satisfied with
our group claims
process³

95%

satisfied with
our medical
underwriting
process³

98%

of new clients
would recommend
our implementation
services⁴

1. Based on Securian Financial's underwriting data as of December 2023.

2. The direct group life insurance in force as of December 31, 2023, on a consolidated basis. Data source: S&P Global Market Intelligence. This statistic reflects the insurance subsidiaries of Securian Financial Group, Inc., Minnesota Life Insurance Company and Securian Life Insurance Company.

3. Securian Financial Customer and Channel Partner Insights, *Group Service Scorecard Relationship*, December 2023.

4. Securian Financial Customer and Channel Partner Insights, 2023. *Group Implementation*.

Empathy, Enrich by iGrad, Advisor Connection and Lifestyle Benefits are provided by third-party service providers. All such services and products are the sole responsibility of the service provider. The services are not affiliated with Securian or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

Insurance products are issued by 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 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 subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.



PREPARE
PROTECT
SECURE

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2024 Securian Financial Group, Inc. All rights reserved.

F93899 Rev 12-2024 DOFU 5-2024
3546823