

Minnesota Life Sales Activities Requirements for Financial Professionals Who Have Offices in or Conduct Business in New York



Minnesota Life Insurance Company - a Securian Financial company
400 Robert Street North, St. Paul, MN 55101-2098

These requirements apply to financial professionals who have offices in or conduct business in the state of New York.

Minnesota Life Insurance Company is not authorized as an insurer in New York; therefore, financial professionals are prohibited from conducting sales activities on behalf of Minnesota Life from within the state of New York. **This document identifies the types of activities that could be deemed sales solicitations if performed by financial professionals in New York.**

Each New York financial professional soliciting on behalf of Minnesota Life must acknowledge his or her compliance with these requirements on the Representative's Report for life insurance and on the application for annuities.

Activity	Explanation
Telephone calls	Telephone calls to clients may only originate from New York if you are discussing business unrelated to Minnesota Life. Calls related to Minnesota Life business should originate from outside of New York.
Email communication	Emails related to Minnesota Life business should not originate in New York. The return address for emails should not identify Minnesota Life or list a New York address or phone number.
Client meetings	Client meetings arranged to discuss Minnesota Life business should never occur in New York. All Minnesota Life sales activities should occur outside of New York.
Communication via the U.S. Mail or other delivery services	All written client communication on behalf of Minnesota Life must emanate outside of New York. Return addresses should be to the financial professional's office located outside of New York.
Promotion of business other than Minnesota Life annuity and life products	Promotion of business through other New York admitted businesses is acceptable. If Minnesota Life business comes up in conversations, you should politely advise the individual that Minnesota Life does not conduct business in New York and that the inquiry will be forwarded to your non-New York office.
Customer educational events	Events promoting Minnesota Life Insurance Company or its products should occur outside of New York.
Advertising	Advertising must originate outside of New York, and it should not be sent into New York. The advertisement should not indicate a New York presence.
Application	Applications and other "point of sale" forms for Minnesota Life insurance products should not be taken in New York, nor should the first premium or any purchase payment be collected in New York.
Delivery of contract/policy	Delivery of Minnesota Life insurance products should not occur in New York.

If you have any questions about these requirements, please contact 1-800-643-5728 for guidance in the sale of life insurance products and 1-800-362-3141 for sales of annuity products.