

Securian Financial's three-bucket policy approach

Help your clients make the most of their life insurance policies using our three-bucket policy approach. By purchasing multiple policies, your clients can create a tailored life insurance strategy that:

- Solves their protection needs with a life insurance death benefit
- Provides the optimal amount of insurance in the most cost-effective way
- Addresses retirement income gaps

Securian Financial's product portfolio

Term laddering

- Life insurance protection plus asset accumulation with purchase of permanent life insurance
- Target 10-year policies for conversion to other buckets
- 15-, 20-, 30-year policies provide longer-term protection

Products:

- Advantage Elite Select Term Life

Agreements to consider:

- Chronic Illness Conversion Agreement
- Benefit Distribution Agreement

Accumulation focus

- Maximum accumulation and distribution design
- Minimum face amount

Products:

- Premier Variable Universal Life (VUL)¹
- Eclipse Accumulator II Indexed Universal Life (IUL)¹
- Eclipse Survivor II IUL¹

Agreements to consider:

- Income Protection Agreement
- Income Protection Flex Agreement
- Overloan Protection Agreement
- Chronic Illness Access Agreement

Protection focus

- Permanent, guaranteed death benefit
- Chronic Illness and estate planning solutions
- Short-pay designs

Products:

- Eclipse Protector II IUL¹
- SecureCare™ product line¹
- VUL Defender®¹

Agreements to consider:

- Accelerated Death Benefit for Chronic Illness Agreement
- No Lapse Guarantee Agreement

1. Eclipse Accumulator II IUL is not available in California, New York or Oregon. All other products are not approved in New York.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and the policies may contain restrictions, such as surrender periods. Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

SecureCare™ refers to a line of hybrid life/long-term care insurance products issued by Minnesota Life Insurance Company, including SecureCare Universal Life and SecureCare III, a non-participating whole life policy with long-term care. SecureCare (including SecureCare Universal Life and/or SecureCare III) may not be available in all states. Product features, including limitations and exclusions, may vary by state. SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those agreements. These

agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by 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. Variable products are distributed by Securian Financial Services, Inc., member FINRA. 400 Robert Street North, Saint Paul, MN 55101.

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