

Don't sell yourself short

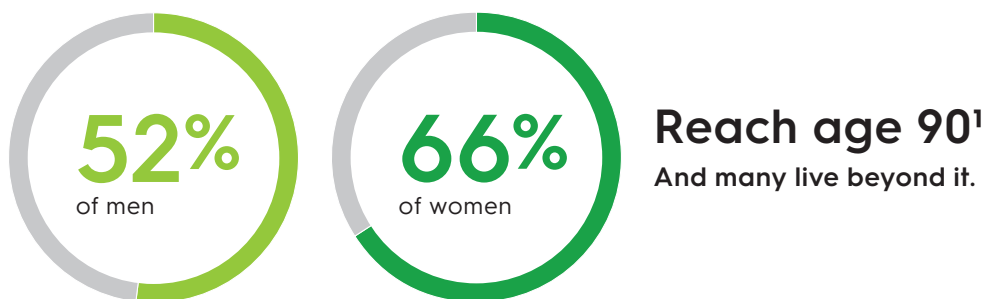
Your life may go beyond 90. Is your death benefit guaranteed to?

Living a long life is something to celebrate.

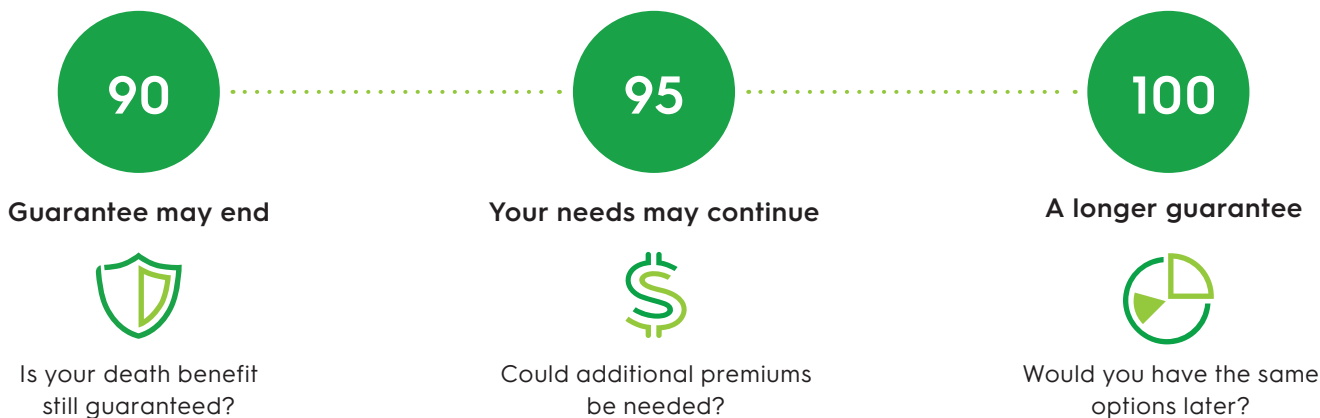
But it also raises an important question: How long is your life insurance death benefit guaranteed? Age 90 may sound like a long way off, but many healthy insureds live beyond it. For long-term protection needs, it may be worth considering a guarantee that goes farther.

Age 90 may not be the finish line

For preferred non-tobacco insureds age 65:



What if you live beyond your guarantee?



Why look beyond age 90?

- ✓ **Protection for more years:** A longer guarantee can help keep your death benefit protected for more years.
- ✓ **Less reliance on future performance:** Once a guarantee ends, keeping the policy in force may depend more on how the policy performs.
- ✓ **More flexibility:** Cash value may provide additional options as your needs change.

Why age 100?

Age 100 is not a prediction of lifespan. It is a practical minimum guarantee period for many permanent protection needs.



Look beyond 90

Talk with your financial professional about how long you may need protection and whether a guarantee to age 100 or beyond may be right for you.

1. Securian Financial Life expectancy calculator. Life expectancy is influenced by a number of factors, from family history to personal lifestyle. The life expectancy assumptions used are based upon historical mortality experience for individuals who were fully underwritten for life insurance purposes and classified as preferred non-tobacco. They are not predictions for any individual insured. 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 these policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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