

# Clients are living longer. How long is their death benefit guaranteed?

Why age 100 should be part of the guarantee conversation.

**Traditional planning horizons may not reflect the life a client actually lives.**

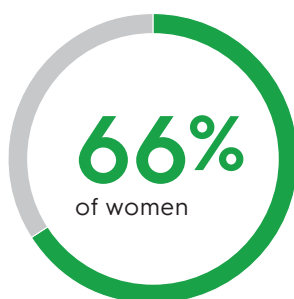
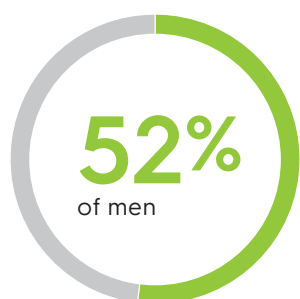
Age 90 is often used as a benchmark when evaluating permanent life insurance. But for healthy insureds, it can fall within the longevity range and not at its end.

That makes guarantee duration an important part of the long-term protection conversation.

**Longer lives call for a longer look at guaranteed protection.**

## For preferred non-tobacco insureds age 65:

Age 90 may not be the finish line



**Reach age 90<sup>1</sup>**  
And many live beyond it.

## What changes when the guarantee extends to age 100?



### More certainty for longer

Extends guaranteed protection across a broader range of longevity outcomes.



### Less reliance on nonguaranteed performance

Later years may depend less on policy performance or additional funding.



### A better comparison

Evaluate guarantee duration, premium and long-term policy value together.

## Illustrate the guarantee—not just the outcome.

A policy may show values continuing beyond age 90 even when the guarantee ends earlier.

### What happens when a guarantee ends?

The policy may continue, but keeping it in force can become more dependent on nonguaranteed performance.

- ✓ Additional premium may be needed
- ✓ Replacing coverage may be more difficult because of age or health
- ✓ Reducing coverage may conflict with the original protection objective

### 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 age 90. Compare the guarantee.

Run the case with a guarantee to age 100 and evaluate the premium commitment, long-term policy value and flexibility together. Bring us your next protection case.

Your Life Sales Team is here to help.

**1-888-413-7860, option 1 (BGA)**

**1-877-696-6654 (BD)**

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.

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

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

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