

Securing future coverage needs

The Guaranteed Insurability Option¹ (GIO) Agreement guarantees the right to purchase additional coverage in the future – without medical evidence of insurability. This agreement allows your clients to increase their death benefit amount at specific times in their lives. It's ideal for clients who recognize their potential need for more coverage in the future.

Details

- Provides options to increase coverage without underwriting at set points in the future – ages 22, 25, 28, 31, 34, 37 and 40. Offers terminate at age 40.
- Increases coverage by an amount selected at policy issue (up to \$100,000)
- Results in additional layers of coverage

Increase coverage to coincide with important life events

You can incorporate meaningful life events into your client's coverage increases. Substitute scheduled increase offer dates for significant rites of passage like marriage or the birth or adoption of a child.

Help ensure adequate coverage for business strategies

The GIO works well with buy-sell or key employee situations. The newly purchased insurance helps increase the death benefit as the value of the business grows.



**Call Securian
Financial's Life Sales
Support Team today
to learn how you can
work the GIO into
your practice:**

1-877-696-6654

(Securian Financial and
Broker-Dealer)

1-888-413-7860, option 1

(Independent Brokerage)



**The GIO guarantees your clients can
purchase additional coverage in the
future without evidence of insurability.**

1. Available for an additional cost and may be subject to restrictions. This agreement may not be available in all states, may exist under a different name in various states and may not be available in combination with other agreements.

Guarantees are based on the claims-paying ability of the issuing insurance company.

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.

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 may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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