



Protect your children now and in the future

Permanent life insurance is a unique gift your children will grow to appreciate:

- By purchasing a policy while your child is young and in good health, a lifetime of dreams and insurability can be protected
- The cash value feature of life insurance provides a solid foundation that can be used for planned or unplanned needs

Give them an edge in life

- Time is on their side: The cash value in a policy has time to grow to help pay for college or other expenses
- Paid-up policy: Some life insurance policies let you choose to pay more up front, so you don't have to make premium payments later
- Flexibility for the future: Purchasing life insurance while young and in good health gives the child flexibility to exchange their policy to one that may better fit their needs in the future
- Waiver of Premium for Disability Agreement¹: With this optional agreement, if your child becomes disabled, our company will pay the premiums
- Peace of mind: Rest easy knowing your child has financial protection that can't be outgrown

**Most children
ages 0-15
are eligible
for preferred
rates.**



Learn more

Contact a financial professional to find out how you can protect your child with life insurance.

1. This agreement does not in any way replace the specific coverages provided in your policy. Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements 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.

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. You should consult your tax advisor when considering taking a policy loan or withdrawal.

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

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.

This is a general communication for informational and educational purposes. The information is not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are seeking investment advice or recommendations, please contact your financial professional.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.



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