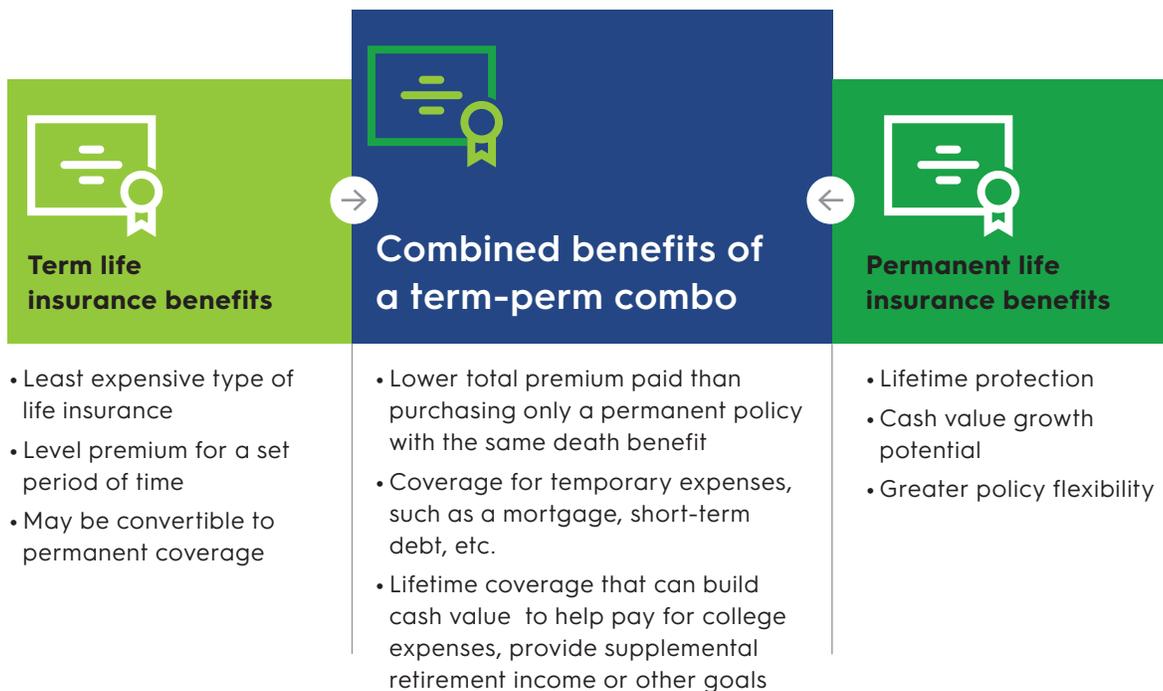


The best of both worlds: the term-perm combo strategy

Choosing life insurance coverage can be overwhelming. How much coverage should you purchase? Should you choose permanent (perm) or temporary (term) insurance? A financial professional can help you answer these questions and design an insurance strategy that meets your needs and fits your budget. **One such strategy is a “term-perm combo.”**

In a term-perm combo, you purchase the two main types of life insurance coverage (term and permanent). This strategy is ideal for individuals who:

- Want to take advantage of both products’ unique benefits
- Have a limited budget and/or would prefer the lower initial cost of this strategy compared to only purchasing a permanent policy offering the same total death benefit



Get the coverage you want at a price you can afford.

If you're looking for both short- and long-term life insurance coverage, along with cash value growth potential at a price that fits your budget, a term-perm strategy may be right for you.



Contact

your financial professional to start building an insurance strategy that helps protect your family now and provides benefits for the future.

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

Policy loans and withdrawals may create an adverse tax result in the event of a 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.

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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.

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.

Not a deposit – Not FDIC/NCUA insured – Not insured by any Federal government agency – Not guaranteed by any bank or credit union – May go down in value



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