

# Legacy Protector SUL Product Announcement

As of January 1, 2016, Legacy Protector will no longer be offered for sale. While Legacy Protector is being retired, Minnesota Life / Securian Life, a New York authorized insurer, will continue to offer Eclipse Survivor Pro as a flexible second-to-die product alternative for your clients estate planning and protection needs.

If you're not familiar with our Eclipse Survivor Pro, it combines index crediting with a strong death benefit guarantee to provide more flexibility for your clients in an ever changing estate planning environment.

Call us or log in to our advisor site to learn how you can provide your clients the power of an index with a guaranteed death benefit.

Transition rules for placing Legacy Protector SUL:

- Applications must be received in the Home Office by **Thursday, December 31, 2015 at 4:00 p.m. Central Time.**
- Applications received prior to January 1, 2016 must be **paid by April 30, 2016.**
- Applications for the Legacy Protector SUL will not be accepted January 1, 2016 or later.
- Existing policies will not be impacted.

Why are we making this change?

- The Legacy Protector product is being suspended due to the continued low interest rate environment and high capital requirements of the product.

Minnesota Life and Securian Life remain committed to you and your clients. We're confident that we are well positioned to continue bringing the value you've come to expect from a highly rated insurance company.

For additional information please contact your Life Sales Support Team at:

- 1-877-696-6654 (Securian and Broker-Dealer partners)
- 1-888-413-7860, option 1 (Independent Brokerage)

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Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender charges. Guarantees are based on the claims paying ability of the issuing company.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the interest crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit. One cannot invest in an index.

For more information about the rating agencies and to see where our ratings rank compared to other ratings, please see our website at [securian.com/ratings](http://securian.com/ratings).

**Securian Financial Group, Inc.**

[www.securian.com](http://www.securian.com)

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. Both companies are headquartered in Saint 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.

400 Robert Street North, St. Paul, MN 55101-2098 • 1-800-820-4205

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