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From: Securian Financial | Individual Life Insurance <marketing-ac@email.securian.com>

Sent: Thursday, April 14, 2022 2:01 PM

To: Cheryl Visconti <cvisconti@premierbrokerage.com>

Subject: Imminent Life insurance product and service changes

[EXTERNAL]



Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company



Term applications for \$1.5 million and below will require digital submission

We know our service hasn't met our expectations or yours, so we've been looking at ways to help improve it. Digital applications significantly streamline the new business process and can be reviewed up to six times faster than paper applications.

To that end, increasing digital application usage will have a meaningful impact on efficiency and capacity. Therefore, we'll be requiring eApp or Drop TicketSM application submissions for **Advantage Elite Select** term policies \$1.5 million and below starting May

2, 2022.¹ This will ensure that your applications are submitted in good order without the back and forth, so your clients get insured fast and you get the service you deserve.

Applicants using our digital applications expressed a 41% higher satisfaction rate compared to the traditional paper application submission.² And when paired with our digital Part 2 and WriteFit Underwriting™ your clients can expect a fast underwriting offer.

[Visit securian.com/life-new-business](https://securian.com/life-new-business) ›

Chronic Illness and Waiver of Premium Agreement changes

Effective April 29, 2022, we'll be making some changes to the availability around these agreements:

Our Accelerated Death Benefit for Chronic Illness Agreement (ADB-CIA) and our Waiver of Premium Agreement (WPA) are optional agreements we offer on our individual life insurance policies

- **ADB-CIA and WPA will no longer be available to add to inforce policies**
- **ADB-CIA is now approved in Florida for new Indexed Universal Life (IUL) sales** (Eclipse Accumulator and Eclipse Protector II)
 - New issue ages for ADB-CIA will be 25-65 (previously ages 20-80) **in Florida only**
 - Applications received after April 28, 2022, will be subject to the new issue ages of 25-65 for ADB-CIA

Contact us

Questions?

Please call our Life Sales Support Team at **1-888-413-7860, option 1**



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1. Drop Ticket is not available in New York.

2. Survey results provided to Securian Financial's Individual Solutions division. Results as of March 31, 2022.

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

Product features and availability may vary by state.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

The Accelerated Death Benefit for Chronic Illness Agreement is a life insurance policy agreement that provides an option to accelerate the death benefit in the event that the insured becomes chronically ill. The accumulation value, surrender value, loan value, and death benefit will be reduced by a chronic illness benefit payment under this agreement.

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.

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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.

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