

# Underwriting Hot News

Limited time, four-table shave program to help make your year!

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## Is 2019 going to be your best year yet?

Whether it is or not, Securian Financial will carry summer heat all the way through the end of the year - **and our underwriting team wants to pitch in!**

### The program:

- Underwriting offers Table A through D will receive a Standard rating.

### Eligible cases:

- New applications dated on or after August 1, 2019<sup>1</sup>
- Proposed insureds: Ages 18-70 and who have not applied for coverage in the prior 6 months
- Face Amounts:
  - Up to \$5 million on single life, and \$7.5 million on joint life
  - These limits include any existing, inforce coverage with Securian Financial.
- Applications must be received by December 13, 2019
- Policies must be issued by December 27, 2019 and paid by December 31, 2019
- Based on the Securian Financial underwriting offer. Does not include facultative reinsurance or mortality credits.

### Eligible products:

- Accumulator Universal Life
- Eclipse Protector IUL (excluding policies with Performance Death Benefit Guarantee Agreement)
- Eclipse Survivor IUL
- Eclipse Survivor Pro IUL (excluding policies with Performance Death Benefit Guarantee Agreement)
- Orion IUL
- Premier Variable Universal Life (VUL)
- Secure Accumulator Whole Life (WL)
- Secure Protector WL
- VUL Defender® (excluding policies with No Lapse Guarantee Agreement)

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## Ready to write your next case?

Give our sales teams a call to help design the solution, and get you what you need to close the sale.

**1-877-696-6654**  
(Securian and Broker Dealer)

**1-888-413-7860, option 1**  
(Independent Brokerage)

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1. This does not include applications received prior to August 1 2019

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

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

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. Variable life insurance products contain fees, such as management fees, fund expenses, distribution fees and mortality and expense charges (which may increase over time). The variable investment options are subject to market risk, including loss of principal.

Product availability and features may vary by state.

Secure Accumulator Whole Life is not available for sale in the state of New York.

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Securian Financial Group, and its affiliates, have a financial interest in the sale of their products. 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.

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