

Individual Life Insurance

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

Financial security
for the long run®



Case Study

The \$99 legacy

Just \$99 per month can leave a lasting financial legacy for children and grandchildren



As parents and grandparents, you're always looking for ways to give your children or grandchildren every advantage possible. You have the opportunity to help provide financial security and a financial legacy with one of the greatest gifts – life insurance.

A permanent life insurance policy that builds **cash value** can provide a lifetime of financial protection for your children or grandchildren and fund other long-term goals. By purchasing a policy for them while they are young and in good health, you can help protect a lifetime of dreams at a minimal cost.

GLOSSARY

Cash value

A portion of your premium payment that can grow tax-deferred over time and may be used throughout your lifetime.

Background

For Paul and Anne, family is their world – especially their two-year-old granddaughter. So it was no surprise that during their annual financial review with their financial professional, Jerry, they shared stories about a recent family outing. As Paul and Anne discussed their financial goals, Jerry suggested they consider buying a life insurance policy for their granddaughter – something neither of them had ever considered.

How it works

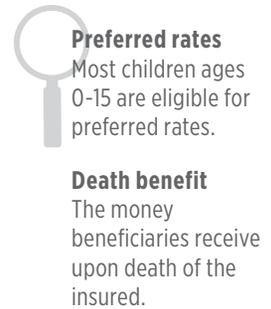
Jerry explained that they could design a policy for their granddaughter to fit their budget. And because their granddaughter was young and in good health, they would be eligible for **preferred rates**, which could lower the premium payments.

Jerry showed Paul and Anne how \$99 a month could hypothetically provide security through the **death benefit**, access to potential cash value, and supplemental income during retirement. Before Jerry left the appointment, Paul and Anne decided to purchase a policy insuring their granddaughter's life.

Protection for the future

Twenty-four years later, their granddaughter is all grown up. Because Paul and Anne have diligently paid \$99 each month over 20 years, their granddaughter can access the policy's cash value for a down payment on a house, to pay off student debt or help pay for a wedding. Years pass and the policy's cash value continues to grow. At retirement, the policy could also provide supplemental income for their grandchildren.

CONTACT ME TODAY to learn how you can help protect and provide for your children and grandchildren's future.



\$99 is a hypothetical example for illustrative purposes solely. Depending on underwriting, actual premiums may be higher or lower and will increase with age.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions such as surrender charge. Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the cash value and death benefit. You should consult your tax advisor when considering taking a policy loan.

Depending on actual policy experience, the Owner may need to increase premium payments to keep the policy in force.

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Securian Financial Group, Inc.
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. 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. 400 Robert Street North, St. Paul, MN 55101-2098

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