

### Group Term Life insurance: A foundation for your financial protection

Group Term Life insurance serves as a building block for your financial protection. It's a foundation that you build upon with:

- personal savings,
- individual life insurance, and
- Social Security benefits.

#### Other benefits:

- Your employer pays for this coverage.
- Coverage amounts up to \$50,000 paid by your employer are income tax-free to you.
- The tax-free death benefit provides your survivors with an emergency fund, allowing them to use individual life insurance and other funds for long-term needs.

#### Program enhancements:

- Accidental death and dismemberment.
- Waiver of premium in the event of a qualifying disability.

### We're easy to work with

Minnesota Life is:

- **Customer-service oriented.**  
You, as our customer, are our highest priority. Our people and technology will provide you with the best service possible. Our specialists are available to provide information to you about your group life insurance program. We want to make sure your experience with Minnesota Life is a helpful one.
- **A leader in the group life insurance industry.**  
We've focused on insuring employees like you for more than 80 years, so we have the expertise and ability to design and provide insurance like Group Term Life insurance. We know how important financial security is to employees and their families, and we strive to meet their needs.

### We rate among the best

As of September 2005, Minnesota Life is rated A+ (Superior) by A.M. Best for financial condition (second highest of Best's 16 categories), AA- (Very strong) by Standard & Poor's for financial strength and credit quality of debt issues (fourth highest of 23 categories), AA (Very strong) by Fitch for claims-paying ability of life, health, property casualty, bond and annuity insurers (third highest of 22 categories), and Aa2 (Excellent) by Moody's Investors Service for insurance financial strength (third highest of 19 categories).

#### For more information:

Call us toll-free, 1-866-293-6047.

## MINNESOTA LIFE

### Minnesota Life Insurance Company Group Insurance

A Securian Financial Group Affiliate  
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