

Products

Giving you more choices

Life insurance is the foundation of most competitive benefit packages. We offer employers the opportunity to customize their plan to meet the needs of their organization.

Product	Description	Features and benefits
Group Term Life	<ul style="list-style-type: none"> Death benefit 	<ul style="list-style-type: none"> Employer-provided and/or employee-paid benefit Available for dependents Amounts up to \$50,000 paid by the employer are income tax-free to employees*
Portable Group Term Life	<ul style="list-style-type: none"> Death benefit Coverage can continue if employee leaves the group or retires 	<ul style="list-style-type: none"> Employee-paid benefit Employees continue group coverage at or above active employee rates Payments may be made via electronic funds transfer (EFT) Coverage continues until age 70
Group Universal Life (GUL)	<ul style="list-style-type: none"> Death benefit plus optional cash accumulation account 	<ul style="list-style-type: none"> Employer-provided and/or employee-paid benefit Premiums and death benefit can be changed Contributions to cash accumulation can be made regularly or in lump-sums Cash values may be loaned or withdrawn¹ Guaranteed minimum interest rate² Coverage can continue if an employee leaves the group or retires
Variable Group Universal Life (VGUL)	<ul style="list-style-type: none"> Death benefit plus investment options 	<ul style="list-style-type: none"> Employer-provided and/or employee-paid benefit Offers same benefits as GUL coverage with the ability to allocate funds into investment subaccounts Potential for a higher rate of return³ As a life insurance product, VGUL contains fees, such as management fees, fund expenses, distribution fees and mortality and expense charges
Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> Lump-sum payment in the event of accidental death or dismemberment 	<ul style="list-style-type: none"> Employer-provided and/or employee-paid benefit Pays benefit according to a dismemberment schedule
Business Travel Accident (BTA)	<ul style="list-style-type: none"> Lump-sum payment in the event of accidental injury during specified business-related travel 	<ul style="list-style-type: none"> Employer-provided benefit Pays benefit according to a dismemberment schedule

*This information should not be considered tax advice. You should consult your tax advisor regarding your own tax situation.

Additional options available

- Guaranteed issue coverage
- Dependent coverage
- Waiver of Premium
- Portability
- Accelerated Death Benefit

Questions?

Contact our national sales office at **800-606-LIFE (5433)** or visit **www.ExpectGreatService.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 admitted 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.

¹ Loans and withdrawals will reduce both the policy cash value and death benefit.

² The guarantees for the General Account are solely based on the financial strength and claims-paying ability of Minnesota Life, which are important; however, they do not have any bearing on the performance of the subaccounts.

³ Investments will fluctuate and the cash value available for loans, withdrawals or redemption may be worth more or less than when originally invested.

Variable Group Universal Life is offered under policy form series MHC-94-18660, MHC-96-18710T or a state variation thereof; Group Universal Life is offered under policy form series 00-30252, 01-30287T or a state variation thereof; Term Life is offered under policy form series MHC-96-13180, MHC-97-130010T or a state variation thereof; and Voluntary Accidental Death and Dismemberment is offered under policy form series 02-30428 or 02-30475T or a state variation thereof. Not all policies are available in all states.

You should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information. You may obtain a copy of the prospectus from your representative. Please read the prospectuses carefully before investing.

Minnesota Life Insurance Company
A Securian Company

Securian Life Insurance Company
A New York admitted insurer

Group Insurance
www.LifeBenefits.com

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