

Credentials

# The smart choice

## Choosing Minnesota Life has its advantages –

like client-driven technology, competitive products and a focused approach. Above all, we deliver these advantages with a unique commitment to service.

### Valuable benefit offering

Life insurance continues to be the foundation of most competitive benefit packages. Our many term and cash value group life insurance products offer employers the opportunity to customize their plan to best meet the needs of their organization.

### Competitive rates

We work directly with producers and clients to develop the best solutions, determining pricing based on each group's unique demographics and claims experience. This attention to detail often lowers costs for clients.

At **98.6%**, we lead the industry in client retention

MetLife	95.6%
Prudential	94.2%
ING	94.2%
Hartford	88.5%

Source: Leading carriers' Annual Statements (2005-2009), Exhibit of Life Insurance, page 25. View Minnesota Life's current Annual Statement on [www.securian.com/financials](http://www.securian.com/financials).



### More for the money

Ninety-eight percent of our clients would recommend us to another company.\* We work with clients to ease transitions, find viable plan options, customize processes, simplify administration and exceed service expectations. This level of service adds value to every dollar spent on benefits.

\* Independent satisfaction survey, Gestalt, Inc. 2009.

### Staying power

It's not luck clients stay with us. We bring to the market a unique blend of service and innovation that our clients say make us stand out.

### Focused approach

We have over 90 years of life insurance experience making it easy for clients to do business with us. We also work closely with clients' long-term disability carriers to streamline administration and coordinate claims – giving clients the specialized expertise of two carriers while minimizing the work.

### Questions?

Contact our national sales office at **800-606-LIFE (5433)** or visit [www.ExpectGreatService.com](http://www.ExpectGreatService.com).

## We rank with the best

	A.M. Best	S&P	Moody's	Fitch
MetLife	Superior A+	Very Strong AA-	Excellent Aa3	Very Strong AA-
<b>Minnesota Life</b>	<b>Superior A+</b>	<b>Strong A+</b>	<b>Excellent Aa3</b>	<b>Very Strong AA-</b>
Prudential	Superior A+	Very Strong AA-	Good A2	Very Strong A+
ING	Excellent A	Strong A	Good A2	Strong A-
Hartford	Excellent A	Strong A	Good A3	Strong A-

Leading writers of group life insurance based on December 31, 2009 insurance in force, as reported by A.M. Best. Ratings as of April 11, 2011.

## Advanced technology

Our innovative technologies are designed to minimize the workload for clients and improve the user experience.

### Customized process

We offer as little or as much technology as a client is ready to implement and tailor it to their plan.

### Staying nimble

We make it easy for clients to implement our technologies and can quickly make changes to keep pace with clients' dynamic needs.

### Continuous improvement

We run technology through regular usability testing and continuously integrate enhancements to improve performance and the customer experience.

### Enhanced usability

Our IT team actually works within our business units to better understand user needs. In fact, approximately 90 percent of improvements we make to our site are in response to customer suggestions.

### Real simplicity

Our technology is designed to simplify life. We can:

- Approve online applications in less than 60 seconds
- Integrate our systems with virtually any online benefit management platform
- Shave an average of 1-2 weeks off the normal turnaround with our automated Evidence of Insurability process (EOI)
- Handle EOI processing, beneficiary management and billing reconciliation through our systems