

Why Minnesota Life?

A smart choice for group life insurance



Large employers* and executive groups** looking to get more out of their group life insurance program benefit from choosing Minnesota Life.

Focused approach

Group life insurance is our primary focus. We have the expertise, the systems and the people to design and administer the most complex plans, yet make it easy for clients to do business with us. We offer term and cash value group life insurance products and accidental death and dismemberment protection that can be tailored to the needs of all employee groups — from the shop floor to the executive suite.

Financials for the long run

Combining sophisticated pricing models with sound judgment, we develop a unique price for every group insurance client to reflect the demographics and the claims experience of the group. Our rational pricing structure gives employers the most competitive rates possible while helping to keep their plans financially viable. We back our promises with strong performance guarantees and high ratings for financial strength¹.

Technology to simplify life

We are consistently first to market with innovative technologies developed to minimize the workload for benefits staff and enhance the service experience for employees and beneficiaries. For example:

- We accept claims submissions online and provide employers daily access to claims and underwriting status and customized reports.
- We're able to seamlessly integrate our systems with virtually any online benefit management platform.
- We can help employers “get out of the insurance business” by taking over EOI processing, beneficiary management and billing reconciliation.
- Our automated Evidence of Insurability process shaves 1-2 weeks off the normal turnaround on average.
- Our customer web site is rated “Excellent” by the Customer Respect Group² for its usability, communication and trustworthiness — the highest rating in the industry.

* 1,000+ employees

** 50+ participants

¹ View our financial ratings at www.lifebenefits.com.

² 8.0 Customer Respect Index, Customer Respect Group, 2007.

Industry-leading customer care

We earn the trust of our clients by providing service and support that gives them more value for each dollar spent on benefits. From the start, we put a client's plan on a solid footing with our detailed, results-proven implementation plan. Ongoing, we take an active, collaborative approach to account management, keeping lines of communication open at all levels of the organization, meeting regularly to understand changes in an employer's business and ensuring their plan is administered as agreed. Our service ethic adds up to solid client satisfaction and loyalty. We have the highest client retention rate in the group life insurance industry³, and 99 percent of clients would recommend us to another company⁴.

³ 98.9 percent, five-year average 2003-2007.

⁴ Independent satisfaction survey, Gestalt, Inc., 2007.

Strategic alliances add value

We have developed strategic alliances with industry-leading companies to offer flexibility and additional resources to clients and their employees. Group dental benefits are available through Securian Life Insurance Company, a Minnesota Life affiliate, and are administered by DeCare Dental Health International, LLC. Diversity credits are available through reinsurance arrangements with North Carolina Mutual. Health and wellness and legal services are provided by Ceridian LifeWorks. Emergency travel assistance is provided by Europ Assistance USA, and independent financial counseling services are provided to beneficiaries by PricewaterhouseCoopers LLP⁵.

⁵ Services provided by Ceridian LifeWorks, PricewaterhouseCoopers LLP and Europ Assistance USA are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or its group contracts and may be discontinued at any time.

To learn more about the value Minnesota Life can bring to your group life insurance program, contact our Group National Sales Office at 1-800-606-LIFE (5433) or visit www.lifebenefits.com.

Minnesota Life Insurance Company

A Securian Company

Group Insurance

400 Robert Street North, St. Paul, MN 55101-2098
1.800.606.LIFE (5433) • 651.665.7898 Fax
www.lifebenefits.com

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