

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

Financial Professional



Subject:

Grandparents, Paul and Anne, have one grandchild and are reviewing their financial priorities.

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

Parents and grandparents have the opportunity to leave a legacy to their children or grandchildren by providing one of the greatest gifts – life insurance.

A permanent life insurance policy can help provide a lifetime of financial protection for children or grandchildren while funding other goals, including college, a home down payment or supplemental retirement income. By purchasing a life insurance policy while children and grandchildren are young and in good health, parents and grandparents can protect a lifetime of dreams at a minimal cost, while locking in insurability.

Background

For Paul and Anne, family is their world. So it was no surprise that during their annual review with their financial professional, Jerry, much of their conversation revolved around their two-year-old granddaughter, Emma. As Paul and Anne discussed their changing financial needs, Jerry suggested they consider buying a life insurance policy for their grandchild.

Paul and Anne were initially unsure how purchasing such a policy might impact their finances. Jerry explained that not only could they design an affordable policy, but purchasing a policy for Emma while she's young would lock in insurability and likely qualify her for preferred rates.

How it works

Jerry shared how just \$99 a month could provide security and flexibility throughout their granddaughter's life.¹ Before Jerry left the appointment, Paul and Anne purchased a permanent life insurance policy for Emma.

Emma has graduated from college and is ready to purchase her first home. Paul and Anne have diligently funded her policy with \$99 each month over that time period. Imagine Emma's reaction when her grandparents tell her she is able to withdraw \$23,760 for a down payment from her life insurance policy.

At this time, Paul and Anne decide to transfer the policy's ownership to Emma. Years pass and Emma's cash value continues to grow. At age 70, Emma begins to take annual withdrawals of \$56,588 for the next 20 years to supplement her retirement income.

Throughout the life of the insurance policy, Paul and Anne have been able to provide security through the death benefit, access to cash value when Emma was young and supplemental income during her retirement.

How many clients do you have with children or grandchildren who would be willing to protect their future for \$99 a month?

TO LEARN MORE about leaving a legacy for children or grandchildren, contact your Life Sales Support Team today at:

- **1-877-696-6654** (Securian and Broker-Dealer)
- **1-888-413-7860, option 1** (Independent Brokerage)

¹ Orion Indexed Universal Life, female, age 2, \$168,276 face amount, Preferred Non-Tobacco, 20-pay premium of \$1,188 at 7.13% illustrated rate in the Blended Index.

These values assume that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

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.

Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy from lapsing.

These are general marketing materials and, accordingly, should not be considered investment advice or a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. Securian Financial Group, and its affiliates, have a financial interest in the sale of their products.

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
©2017 Securian Financial Group, Inc. All rights reserved.

F82120 Rev 6-2017 DOFU 6-2017
155506

For financial professional use only. Not for use with the public. This material may not be reproduced in any form where it would be accessible to the general public.