

Outline of Coverage

Accelerated Death Benefit for Terminal Illness Agreement

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
Life New Business • 400 Robert Street North • St. Paul, Minnesota 55101-2098

This outline provides a summary of the important features of the Accelerated Death Benefit for Terminal Illness Agreement which will be issued with your policy. It does not alter any of the policy's provisions. Eligibility and receipt of benefits provided by this agreement will be governed in full by the actual terms and provisions set forth in the agreement. Benefits may be taxable as income and assistance should be sought from a personal tax advisor. Benefits are not subject to approval of receipts for reimbursement and there is no waiting period. Receipt of a terminal illness benefits payment may adversely affect your eligibility for Medicaid or other government benefits and entitlements.

Tax Qualification

ALTHOUGH PAYMENTS OF ACCELERATED DEATH BENEFITS PROVIDED BY THIS AGREEMENT ARE INTENDED TO QUALIFY FOR FAVORABLE TAX TREATMENT UNDER SECTION 101(g) OF THE FEDERAL INTERNAL REVENUE CODE, THE FEDERAL, STATE, OR LOCAL TAX CONSEQUENCES RESULTING FROM PAYMENT OF ACCELERATED DEATH BENEFITS WILL DEPEND ON THE SPECIFIC FACTS AND CIRCUMSTANCES. THE ADVICE AND GUIDANCE OF YOUR PERSONAL TAX ADVISOR SHOULD BE OBTAINED PRIOR TO THE RECEIPT OF ANY ACCELERATED DEATH BENEFITS.

Notice to Owner

THIS AGREEMENT MAY NOT COVER ALL OF THE COSTS ASSOCIATED WITH THE TERMINAL ILLNESS OF THE INSURED. THE BENEFITS PROVIDED BY THIS AGREEMENT DO NOT AND ARE NOT INTENDED TO QUALIFY AS LONG-TERM CARE INSURANCE. THE OWNER IS ADVISED TO CAREFULLY REVIEW THIS AGREEMENT CAREFULLY.

1. What does this agreement provide?

This agreement provides for the payment of an accelerated death benefit for terminal illness when the insured has been certified as having a terminal condition.

2. What are the eligibility requirements for the payment of accelerated death benefits for terminal illness?

In order for accelerated death benefits for terminal illness to be payable, the following requirements must be met:

- (1) the insured must be certified by a licensed physician as having a terminal condition with a life expectancy of 12 months or less due to sickness or accident; and
- (2) the policy must be in force.

3. What is the amount of the accelerated death benefit for terminal illness?

The accelerated death benefit for terminal illness is chosen by the policyowner. The maximum accelerated death benefit for terminal illness benefit payable is equal to:

- (1) the death benefit remaining in the policy at the time the accelerated death benefit for terminal illness is made; minus
- (2) the terminal illness residual amount.

4. How frequently will payment of an accelerated death benefit for terminal illness be made?

The accelerated death benefit for terminal illness will be paid in a single sum.

5. What is the administrative expense fee?

There is no administrative expense fee.

6. Is there a charge for this agreement?

No.

7. Does payment of an accelerated death benefit for terminal illness affect the death benefit?

Yes. When a payment of an accelerated death benefit for terminal illness is made, the death benefit is reduced by the amount of the accelerated death benefit for terminal illness.

8. Does the payment of an accelerated death benefit for terminal illness affect the premium?

Yes. The premium will be reduced to be equal to what the premium would have been had the policy been issued at the amount of death benefit remaining after the payment of an accelerated death benefit for terminal illness.

9. What happens if the insured dies after the owner elects to receive an accelerated death benefit for terminal illness, but before a benefit payment is made?

If the insured dies after the owner elects to receive an accelerated death benefit for terminal illness but before any such benefit payments are made, the election shall be canceled and the death benefit paid to the beneficiary.

Please date and sign as indicated and keep a copy. The original copy will be submitted to Minnesota Life with the insurance application.

My signature below confirms I have read this Outline of Coverage.

Applicant signature (owner) X	Date
Registered representative signature (witness) X	Date

Application Part 1
Individual Life Insurance

Minnesota Life Insurance Company - A Securian Company
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A. Proposed Insured Information

If the insured is 17 or younger, also submit the Proposed Insured Juvenile Information for Ages 0-17 form.

Proposed insured name (last, first, middle)

Social Security number		Date of birth (month, day, year)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Primary telephone number <input type="checkbox"/> Landline <input type="checkbox"/> Cell		Birthplace (state or, if outside the US, country)		
Street address (no P.O. Box)			Apartment or unit number	
City		State	Zip code	
E-mail address		Occupation	Years in occupation	
Earned income	Unearned income	Total net worth	Liquid net worth	
Driver's license number		Issue state	Expiration date	

Exercise the Exchange of Insureds Agreement on policy number _____ for (name of previous insured) _____.

B. Owner (Applicant) Information

Only complete this section if the owner is different than the insured. If multiple owners, all must sign as owner on the Application Part 3 and submit the Authorization and Release for Joint Communication Involving Multiple Owners form.

Owner name (last, first, middle)	Relationship to proposed insured
----------------------------------	----------------------------------

Owner is:

- Individual(s)
- Trust (submit Certification of Trustee Authority form)
- Corporation (submit Corporate/Non-Profit Resolution form) If the owner is the employer of the proposed insured, please also submit the Employer Notification Regarding the Potential Taxation of Death Benefit forms.
- Partnership (submit Partnership/LLC Resolution form) If the owner is the employer of the proposed insured, please also submit the Employer Notification Regarding the Potential Taxation of Death Benefit forms.

Social Security or tax ID number		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth or trust date
Street address (no P.O. box)			Apartment or unit number
City		State	Zip code
Primary telephone number <input type="checkbox"/> Landline <input type="checkbox"/> Cell		Email address	

C. Special Mailing Addresses

Complete this section for any requests to mail items anywhere other than the home address listed in Section A or B. If this section is not filled out, everything will be mailed to the address listed in Section A or B. (If there is more than one special address needed, please note in Section O (Additional Remarks).

- Third party notification - The address listed below will receive notice of overdue premium or pending lapse.
- Billing address - All premium notices will be sent to the address below.
- Special mailing address - The address listed below will receive all correspondence for this policy. If a billing address is requested, the special mailing address will not receive a copy of the premium notice.

Name (last, first, middle)

Address		Apartment or unit number
City	State	Zip code

D. Product

Product 1

Product applied for	Amount of insurance (face amount)
Annual planned premium (not applicable to term or whole life products)	Custom pay whole life (indicate number of years)
Pay to age (for whole life products only, defaults to age 121 if not specified)	

Death benefit qualification test (for universal life products only, defaults to GPT if none selected)

- Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)

Death benefit option (for universal life products only, defaults to level if none selected)

- Level Increasing Sum of Premiums

Dividend option (for whole life products only, defaults to paid-up additions if none selected) IRS form W-9 is required for accumulation at interest

Product 2

Product applied for	Amount of insurance (face amount)
Annual planned premium (not applicable to term or whole life products)	Custom pay whole life (indicate number of years)
Pay to age (for whole life products only, defaults to age 121 if not specified)	

Death benefit qualification test (for universal life products only, defaults to GPT if none selected)

- Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)

Death benefit option (for universal life products only, defaults to level if none selected)

- Level Increasing Sum of Premiums

Dividend option (for whole life products only, defaults to paid-up additions if none selected) IRS form W-9 is required for accumulation at interest

E. Additional Benefits and Agreements

Select only those agreements available on the product(s) applied for.

Product**1 2**

- Accelerated Death Benefit/Accelerated Death Benefit for Terminal Illness Agreement
(Submit the appropriate Outline of Coverage for the product applying for)
- Accelerated Death Benefit for Chronic Illness Agreement (Submit Outline of Coverage Accelerated Death Benefits for Chronic Illness Agreement and Chronic Illness Supplemental Application)
- Accidental Death Benefit Agreement \$ _____ (Coverage Amount)
- Additional Insurance Agreement \$ _____ (Coverage Amount)
- Business Continuation Agreement (Submit Business Continuation Agreement Covered Individuals)
- Business Value Enhancement Agreement
- Children's Term or Family Term - Child Agreement (Submit Family/Children's Term Application)
- Chronic Illness Access Agreement (Submit the Outline of Coverage Chronic Illness Access Agreement)
- Chronic Illness Conversion Agreement (Submit Chronic Illness Supplemental Application)
- Death Benefit Guarantee Flex Agreement
- Early Values Agreement
- Estate Preservation Agreement
- Estate Preservation Choice Agreement _____ (Designated Life Name)
- Exchange of Insureds Agreement
- Extended Conversion Agreement
- First to Die Agreement \$ _____ (Coverage Amount)
- Flexible Term Agreement
 - 10-year Flexible Term Agreement \$ _____ (Coverage Amount)
 - 20-year Flexible Term Agreement \$ _____ (Coverage Amount)
- Guaranteed Income Agreement
- Guaranteed Insurability Option Agreement \$ _____ (Coverage Amount)
- Guaranteed Insurability Option for Business Agreement \$ _____ (Coverage Amount)
- Income Protection Agreement (Submit Income Protection Agreement Supplemental Application)
- Inflation Agreement
- Interest Accumulation Agreement _____% (Increase Factor Percentage)
- Level Term Insurance Agreement \$ _____ (Coverage Amount)
- Overloan Protection Agreement
- Performance Death Benefit Guarantee Agreement
- Premium Deposit Account Agreement (Submit IRS Form W-9)
- Single Life Term Agreement _____ (Designated Life Name)
\$ _____ (Coverage Amount)
- Single Premium Paid-Up Additional Insurance Agreement \$ _____ (Premium Amount)
- Surrender Value Enhancement Agreement
- Term Insurance Agreement \$ _____ (Coverage Amount)
- Waiver of Charges Agreement
- Waiver of Premium Agreement
- Other _____
- Other _____

THE FOLLOWING BENEFITS AND AGREEMENTS *WILL BE ADDED* IF AVAILABLE FOR YOUR POLICY, UNLESS YOU CHOOSE TO OMIT THEM:

Product**1 2**

- Omit Automatic Premium Loan Provision
 - Omit Indexed Loan Agreement
 - Omit Policy Split Agreement
-

F. Special Policy Date

Select one of the following for special dating requests:

Date to save age

OR

Specific date (month/day/year): _____ (cannot select 29th, 30th, or 31st of the month)

Are there any other Minnesota Life applications associated with this application? Yes No

If yes, provide the names of the associated applicants: _____

If there are multiple applications, should they all have the same date? Yes No

(If yes is checked, this will require all applications to be held until all are underwritten.)

G. In Force, Pending and Replacement

Submit the appropriate replacement forms (may be needed even if no replacement is indicated; not needed if only replacing group coverage except in MI and WA).

Excluding this policy, does the proposed insured have any life insurance or annuities in force or pending? (This includes life insurance sold or assigned, or that is in the process of being sold or assigned.) If yes, provide details in the chart below. Yes No

Excluding this policy, has there been, or will there be, replacement of any existing life insurance or annuities as a result of this application? (Replacement includes a lapse, surrender, 1035 Exchange, loan, withdrawal, or other change to any existing life insurance or annuity.) If yes, provide details in the chart below. Yes No

Please indicate all life insurance or annuities currently in force, pending or that have been in force within the last 12 months and identify below if any of this coverage will be replaced. Replacement forms may be required.

In Force and Pending

Full Company Name	Amount	Year Issued	Product Type	The Policy is	Type	Will it be Replaced?
			<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> In Force <input type="checkbox"/> Pending <input type="checkbox"/> Pending w/ money submitted	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> In Force <input type="checkbox"/> Pending <input type="checkbox"/> Pending w/ money submitted	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> In Force <input type="checkbox"/> Pending <input type="checkbox"/> Pending w/ money submitted	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> In Force <input type="checkbox"/> Pending <input type="checkbox"/> Pending w/ money submitted	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> In Force <input type="checkbox"/> Pending <input type="checkbox"/> Pending w/ money submitted	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Annuity <input type="checkbox"/> Life	<input type="checkbox"/> In Force <input type="checkbox"/> Pending <input type="checkbox"/> Pending w/ money submitted	<input type="checkbox"/> Individual <input type="checkbox"/> Group <input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Yes <input type="checkbox"/> No

H. Beneficiary

All designated beneficiaries will be considered primary beneficiaries, sharing equally, unless otherwise indicated. If there is more than one primary or contingent beneficiary, the total for each beneficiary class must equal 100%.

Class: Primary _____% Contingent _____%

Name (first, middle, last)

Relationship to insured	Birth/trust date
Address	City, state, zip code
Telephone number	Social Security/tax ID number
Email address	

Class: Primary _____% Contingent _____%

Name (first, middle, last)

Relationship to insured	Birth/trust date
Address	City, state, zip code
Telephone number	Social Security/tax ID number
Email address	

Class: Primary _____% Contingent _____%

Name (first, middle, last)

Relationship to insured	Birth/trust date
Address	City, state, zip code
Telephone number	Social Security/tax ID number
Email address	

Class: Primary _____% Contingent _____%

Name (first, middle, last)

Relationship to insured	Birth/trust date
Address	City, state, zip code
Telephone number	Social Security/tax ID number
Email address	

Class: Primary _____% Contingent _____%

Name (first, middle, last)

Relationship to insured	Birth/trust date
Address	City, state, zip code
Telephone number	Social Security/tax ID number
Email address	

I. Premium Information

Payment Method:

- Annual
- Quarterly
- Semi-Annual
- Monthly Electronic Funds Transfer (EFT) Plan Number _____
(if new plan, submit EFT Authorization)
- Premium Deposit Account (submit a completed IRS form W-9)
- List Bill Plan Number _____ (if a new plan, submit List Bill Setup form)

Source of Funds

Indicate below how the policy(ies) will be funded. Select all that apply:

Assets/Income

- Earnings
- Existing insurance
- Gift/Inheritance
- Non-qualified retirement plan
- Sale of investments
- Savings
- Non-qualified annuity
- Home Equity

Qualified Assets

- Employer sponsored qualified retirement plan (401(k) plan, pension plan)
- IRA (Including Roth IRA and Individual Retirement Annuities)
- Non-Governmental 403(b) plan
- Section 457 plan
- Governmental or non-electing church qualified retirement plan
- Governmental or ministers 403(b) plan

If you are partially or wholly liquidating taxable funds such as income producing funds, qualified retirement assets (including IRA's), annuities or investments, your signature on this application confirms your understanding that there may be tax consequences to doing so. You should consult your tax advisor.

J. Additional Premium

1035 Exchange

\$ _____

(If yes, submit 1035 Exchange Agreement form)

Universal Life additional premium (excluding 1035)

\$ _____

Whole Life additional premium (excluding 1035)

\$ _____ Billable Paid at issue Billable and paid at issue

K. Money Submitted with Application (not available for applications taken in Kansas)

Make all checks payable to Minnesota Life.

Collect money only if the Life Receipt and Temporary Insurance Agreement form is left with the proposed owner, and the application meets the conditions of the Life Receipt.

Money collected should be greater than or equal to the initial minimum premium for the policy applied for.

Has the owner submitted money with this application? Yes No

If yes, amount: \$ _____

Was the Life Receipt and Temporary Insurance Agreement given? Yes No

L. Illustration Information

Life Insurance Illustration (required when applying for non-variable life insurance products excluding term)

A life insurance illustration is a projection intended to demonstrate the impact of premium payments and policy charges on the accumulation value and death benefit under a set of assumptions.

If a signed illustration is not submitted with this application, check the appropriate box indicating the reason below:

- An illustration was presented to me during the sales process, however, it is not being submitted because the policy I am applying for is different than what was illustrated.
- An illustration was not presented to me during the sales process.

By signing the application and checking a box above, both the representative and owner certify that i) no illustration is submitted with the application for the reason indicated above, ii) that a signed illustration will be obtained at the time the policy is delivered to the owner and iii) that the signed illustration will be returned to Minnesota Life after the policy is delivered.

M. Insurable Interest, Premium Financing and Suitability

- 1. Is this policy in accordance with the owner’s insurance objectives and anticipated financial needs? Yes No
- 2. Has the representative discussed with the owner: the need for the policy, the ability to continue to pay premiums and whether the policy is suitable for the proposed owner? Yes No
- 3. Will the owner and/or beneficiary, and/or any individual or entity on the owner’s behalf, receive any compensation, whether via the form of cash, property, an agreement to pay money in the future or otherwise as an inducement to apply for this policy? Yes No
- 4. Has the owner been involved in any discussion about the possible sale or assignment of this policy or a beneficial interest in a trust, LLC, or other entity created on the owner’s behalf? If yes, provide details and a copy of the applicable entity’s controlling documents. Yes No

- 5. Is this policy being funded via a premium financing loan or with funds borrowed, advanced or paid from another person or entity (including a loan against your home or other assets)? If yes, submit the Premium Financing Advisor Attestation and Premium Financing Client Disclosure forms. Yes No
- 6. Has the proposed insured had a life expectancy report or evaluation done by an outside entity or company? If yes, explain why the expectancy report was obtained. Yes No

- 7. Has the owner previously sold or assigned, or is in the process of selling or assigning a life insurance policy on the proposed insured to a life settlement, viatical or secondary market provider? If yes, provide details. Yes No

- 8. Reason for purchasing policy:
 - a. Accumulation Yes No
 - b. Business Planning/Key Person Yes No
 - c. Charitable Giving Yes No
 - d. Death Benefit Protection Yes No
 - e. Estate Planning Yes No
 - f. Retirement/Deferred Compensation Yes No
 - g. Other _____ Yes No

N. Proposed Insured Underwriting Information

1. Is the proposed insured a U.S. citizen? Yes No
 If no, citizen of _____
 Indicate visa type _____
2. Does the proposed insured plan to travel or reside outside the U.S. in the next two years? Yes No
 If yes, please complete a Foreign Travel Questionnaire.
3. Has the proposed insured within the last five years, or does the proposed insured plan, within the next two years, to engage in piloting an aircraft (including gliders, ultralight vehicles, or any other type of airframe)? If yes, complete the Military and Aviation Statement. Yes No
4. Has the proposed insured within the last five years, or does the proposed insured plan, within the next two years, to engage in skin diving (scuba or other), sky diving, mountain/rock climbing, horse racing, rodeo, bull fighting, bungee jumping, BASE jumping, canyoneering, combat sports (boxing, mixed martial arts or other), professional wrestling, extreme skiing/snowboarding, or motor sports? If yes, complete the Sports and Avocation Statement. Yes No
5. Is the proposed insured in the Armed Forces, National Guard, or Reserves? Yes No
 If yes, complete the Military and Aviation Statement.
6. Has the proposed insured applied for insurance within the last six months? Yes No
 If yes, provide details below (number of applications and face amounts, etc.).

7. Has the proposed insured applied for life insurance in the past five years that was declined or rated? If yes, provide details below. Yes No

8. Has the proposed insured, within the past five years, been convicted of a driving while intoxicated violation, had a driver's license restricted or revoked, or been convicted of a moving violation? If yes, provide dates and details below. Yes No

9. Except for traffic violations, has the proposed insured ever been convicted of a misdemeanor or felony? If yes, provide dates and details below. Yes No

10. A. Has the proposed insured smoked cigarettes in the past 12 months? Yes No
 B. Has the proposed insured ever smoked cigarettes? If yes, complete the table below. Yes No
- | | | | |
|--------------------------|--------------------------|---------------|---|
| Current smoker | Past smoker | Packs per day | Date last cigarette smoked (mm, dd, yy) |
| <input type="checkbox"/> | <input type="checkbox"/> | | |
- C. Has the proposed insured used tobacco or nicotine of any kind, other than cigarettes, in any form, in the last 12 months? Yes No
- D. Has the proposed insured ever used tobacco or nicotine of any kind, other than cigarettes, in any form? If yes, complete the table below. Yes No
- | | | | | |
|-----------|--------------------------|--------------------------|----------|-------------------------------|
| What type | Current user | Past user | How much | Date of last use (mm, dd, yy) |
| | <input type="checkbox"/> | <input type="checkbox"/> | | |

O. Additional Remarks

Application Part 3 Agreement and Authorization

Individual Life Insurance

Minnesota Life Insurance Company - A Securian Company
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Proposed insured name (last, first, middle)

AGREEMENT: I have read, or had read to me the statements and answers recorded on my application. They are given to obtain this insurance and are, to the best of my knowledge and belief, true and complete and correctly recorded. I will notify the company of any changes in the statements or answers given in the application between the time of application and delivery of the policy. I understand that any false statement or misrepresentation on this application may result in loss of coverage under this policy subject to the incontestability provision. I agree that they will become part of this application and any policy issued on it. The insurance applied for will not take effect unless the policy is issued and delivered and the full first premium is paid while the answers, to the best of my knowledge and belief as stated in this application remain true and complete. If such conditions are met, the insurance will take effect as of the earlier of the policy date specified in the policy or the date the policy is delivered to me; the only exception to this is provided in the Life Receipt and Temporary Insurance Agreement, issued if the premium is paid in advance.

VARIABLE LIFE: I understand that the amount or the duration of the death benefit (or both) of the policy applied for may increase or decrease depending on the investment results of the sub-accounts of the separate account. I understand that the actual cash value of the policy applied for is not guaranteed and increases or decreases depending on the investment results. There is no minimum actual cash value for the policy values invested in these sub-accounts.

PERSONAL INFORMATION AUTHORIZATION: I authorize Minnesota Life to share any information provided in this application with any physician, medical practitioner, hospital, clinic or other health care provider, pharmacy, pharmacy benefits manager, insurance or reinsuring company, consumer reporting agency, the MIB, Inc., or any other data aggregator (collectively the "Sources") which has any records or knowledge of my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, mode of living, purchase history, drug prescriptions, driving records, or physical or mental health ("collectively, "Personal Information"), and/or the Personal Information of each minor child listed as the proposed insured for the purpose of performing actuarial or internal business studies, research, analytics, or other analysis. This shall include ALL INFORMATION as to any medical history, consultations, diagnoses, prognoses, prescriptions or treatments and tests, including information regarding alcohol or drug abuse and AIDS or AIDS-related conditions. To facilitate rapid submission of such information, I authorize all the Sources to give such records or knowledge to Minnesota Life Insurance Company or with the exception of MIB, Inc., to any agency employed by Minnesota Life Insurance Company to collect and transmit such information.

I understand the Personal Information is to be used for determining eligibility for insurance and it may be used for determining eligibility for benefits, or for the purpose of performing actuarial or internal business studies, research, analytics and other analysis. I understand the Personal Information may be made available to Underwriting, Claims, and support staff, licensed representatives, and firms of Minnesota Life Insurance Company. I authorize Minnesota Life Insurance Company or its reinsurers to release any such Personal Information to reinsuring companies, the MIB, Inc., or other persons or organizations performing business or legal services in connection with my application, claim or as may be otherwise lawfully required or as I may further authorize. I authorize Minnesota Life Insurance Company, or its reinsurers, to make a brief report of my personal, or if applicable, my protected health information to MIB, Inc. I understand that information used or disclosed under this authorization may be re-disclosed by the recipient and may no longer be protected by federal or state law.

I agree this authorization shall be valid for 24 months from the date it is signed. The 24-month time limit complies with the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery. I may revoke this authorization at any time by sending a written request addressed to Individual Underwriting department, Minnesota Life Insurance Company, 400 Robert Street North, St. Paul, MN 55101-2098. I understand that a revocation is not effective to the extent that any action has been taken in reliance on this authorization.

I understand that I, or my legal representative, have the right to request and receive a copy of this Authorization and that a photocopy shall be as valid as the original. I understand that no sales representative has the company's authorization, to accept risk, pass on insurability or make, or void, waive or change any conditions or provisions of the application, policy or receipt, as applicable.

I acknowledge that I have been given the Securian Privacy Notice. I understand that a copy of this entire application, including Part 2, will be attached to the policy and delivered to the policyowner.

USA Patriot Act Notification: The USA Patriot Act requires that Minnesota Life Insurance Company establish an Anti-Money Laundering (AML) Program, notify customers that we must verify the identity of the owner(s) of our contracts and collect information sufficient to verify identity. Failure to provide us identification information may result in the delay of insurance coverage and may result in a decision not to accept your business.

FRAUD WARNING: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Proposed insured signature X		Proposed insured name (please print)	
Date	City	State	
Owner signature if other than proposed insured (give title if signed on behalf of a business or trust) X		Owner name (please print)	
Date	City	State	
Owner signature if other than proposed insured (give title if signed on behalf of a business or trust) X		Owner name (please print)	
Date	City	State	
Parent/conservator/guardian signature for juvenile applications signature X		Parent/conservator/guardian name (please print)	
Date	City	State	

Is replacement of existing life insurance or annuity involved in this application? Yes No

I believe that the information provided by the owner and proposed insured is true and accurate. I certify I have accurately recorded all information given by the owner and proposed insured(s).

Licensed representative signature X	Licensed representative name (please print)	Date
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Electronic Funds Transfer (EFT) / Automatic Premium Payment (APP) Authorization

Minnesota Life Insurance Company - A Securian Company
Life Policy Administration • 400 Robert Street North • St. Paul, Minnesota 55101-2098

MINNESOTA LIFE

Fax this completed form to Life Policy Administration at 651-665-6955 or email to idlpa@minnesotalife.com

SECTION A: EFT PLAN DETAILS

To **start a new EFT Plan**, select one and complete Sections B & C.

- The first withdrawal for subsequent premiums should occur on:
Month _____ Day _____
(select day 1-28 only; policy day and draw day must be within 15 days of one another)
- The first withdrawal for subsequent premiums should occur on the day the policy has been dated, each month.
(if there are multiple policies with multiple policy dates, then the draft date will automatically draw on the 15th)

To **add a new policy to an existing EFT Plan**, indicate the Plan number. Then complete Section B.

Existing EFT Plan number _____

To **change an existing EFT Plan**, indicate the following.

- Existing EFT Plan number _____
Month the change should occur _____
Also, select all that apply.
- New monthly withdrawal day _____
(select day 1-28 only; policy day and draw day must be within 15 days of one another)
- Change bank account information (complete Section C)
- Add, remove or change a premium, monthly loan repayment, and/or a monthly Non-Repeating Premium (NRP) amount (complete Section B)

SECTION B: POLICY INFORMATION (Must include insured name)

	Monthly Premium	Monthly Loan Repayment	Monthly NRP Premium
Policy number <input type="text"/>	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change
Insured name	\$	\$	\$
Policy number <input type="text"/>	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change
Insured name	\$	\$	\$
Policy number <input type="text"/>	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change
Insured name	\$	\$	\$
Policy number <input type="text"/>	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change	<input type="checkbox"/> Add <input type="checkbox"/> Remove <input type="checkbox"/> Change
Insured name	\$	\$	\$

SECTION C: BANK ACCOUNT INFORMATION & ACCOUNT HOLDER AUTHORIZATION

Bank name _____ City _____ State _____

Bank routing code number (located on bottom of check)

Bank account number (do not include the check number)

- Checking Savings

Print the name(s) of the person(s), business, or entity account holder, AND list all recognized signers on the account:

1. _____ 3. _____
2. _____ 4. _____

ELECTRONIC FUNDS TRANSFER ACCOUNT HOLDER AUTHORIZATIONS

I hereby authorize Minnesota Life Insurance Company to take deductions each month from the checking or savings account with the financial institution as indicated on this application. I understand and agree that this authorization is subject to the following conditions:

- The amount of the deduction will be equal to the scheduled premium due for my insurance coverage as shown on the policy data pages.
- I will receive notice of each electronic debit entry that varies in the amount from the previous entry.
- This authorization is to remain in full effect until Minnesota Life has received and has had reasonable time to act on the authorized account holder's request to cancel in writing at 400 Robert Street North, Saint Paul, MN 55101 or by telephone at 1-800-643-5728 from 8:00 a.m. CST to 5:00 p.m. CST.

Authorized account holder signature (include title if signing on behalf of business or entity) _____ Date _____

X
Print authorized account holder name _____ Address of signer (street, city, state) _____

Firm/rep code _____

HOME OFFICE USE ONLY	
Home office completion date _____	Home office signature _____
	X

HIPAA Authorization For Release of Health-Related Information To Minnesota Life Insurance Company

MINNESOTA LIFE

Minnesota Life Insurance Company

Life New Business • 400 Robert Street North • St. Paul, Minnesota 55101-2098

This authorization complies with the HIPAA Privacy Rule.

Proposed insured/patient name	Date of birth
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I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, pharmacy benefit manager, or other health care provider that has provided payment, treatment or services to me or on my behalf within the past 10 years ("My Providers") to disclose my entire medical record and any other protected health information concerning me to Minnesota Life Insurance Company (Minnesota Life) and its agents, employees, and representatives. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this Authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so that Minnesota Life may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with Minnesota Life.

This Authorization shall remain in force for 24 months following the date of my signature below. A copy of this Authorization is as valid as the original. I understand I am entitled to receive a copy of this Authorization. I understand that I have the right to revoke this Authorization in writing, at any time, by sending a written request for revocation to Minnesota Life at 400 Robert Street North, St. Paul, Minnesota 55101-2098. I understand that a revocation is not effective to the extent that any action has been taken in reliance on this Authorization or to the extent that Minnesota Life has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that any information that is disclosed pursuant to this Authorization may be redisclosed and no longer covered by federal rules governing privacy and confidentiality of health information.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this Authorization. I understand that if I refuse to sign this Authorization to release my complete medical record, Minnesota Life may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I acknowledge that I have received a copy of this Authorization.

Signature of proposed insured/patient or personal representative	Date
--	------

X

Description of personal representative's authority or relationship to patient

In Force Coverage and Replacement Instructions

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
Life New Business • 400 Robert Street North • St. Paul, Minnesota 55101-2098

Regulations governing the handling of in force life insurance coverage and the replacement of existing life insurance coverage vary by state. These instructions provide an easy road map to follow and are for the following states: Alabama, Alaska, Arizona, Arkansas, Colorado, Hawaii, Iowa, Kentucky, Louisiana, Maine, Maryland, Mississippi, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Texas, Utah, Vermont, Virginia, West Virginia, and Wisconsin.

FOR ALL STATES LISTED ABOVE

- If there is any life insurance or annuities in force on the Proposed Insured:
 - Complete **Section E** on **Application Part 1** for new business or **Section L** on the **Policy Change Applications**.
 - Complete two copies of the **Replacement Notice** for new business, non-guaranteed face increases, premium increases, and reinstatements. Leave one copy with the Owner and return one copy to Minnesota Life.

- If the application involves replacement:
 - Complete **Section E** on **Application Part 1** for new business or **Section L** on the **Policy Change Applications**.
 - Complete the **Replacement Disclosure Statement** and return it to Minnesota Life.
 - Complete two copies of the **Replacement Notice**. Leave one copy with the Owner and return one copy to Minnesota Life.
 - Leave with the Owner a copy of all **sales materials** used.
 - Complete the sales material certification on the **Representative/Agent's Report**.

- If the application involves a 1035 Exchange, complete the **1035 Exchange Agreement** and return it to Minnesota Life.

ADDITIONAL INSTRUCTIONS FOR ARKANSAS ONLY

If the application involves replacement, complete 2 copies of the Replacement Memorandum. Leave one copy with the Owner and return one copy to Minnesota Life.

Individual Life Insurance Life Receipt and Temporary Insurance Agreement

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
Life New Business • 400 Robert Street North • St. Paul, Minnesota 55101-2098

THIS IS TO BE LEFT WITH THE OWNER AT THE TIME MONEY IS TAKEN. (NOT VALID FOR USE IN KANSAS.)

All premium checks must be made payable to Minnesota Life; do not make checks payable to the representative and do not leave payee blank.

Money cannot be accepted by the representative if:

1. The application is taken in Kansas. If money is received with an application taken in Kansas, the application will immediately be declined and the money returned, or
2. the proposed insured is 76 or older, or
3. the proposed insured has a history of heart disease, stroke, cancer, or diabetes, or
4. the proposed insured has been rated or declined for life insurance in the past, or
5. the total amount of insurance requested in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) exceeds \$5,000,000.

If you have paid our representative at least the initial minimum premium for the policy you applied for, we will provide the following benefits:

TEMPORARY INSURANCE

In consideration of receiving your payment, we provide the following temporary insurance on the life of the proposed insured.

Temporary Accidental Death Insurance: We will pay the beneficiary the amount of life insurance applied for, or \$10,000, whichever amount is less, if:

1. Part 1 of the application has been completed, and
2. the proposed insured's death results solely from an accidental injury and not as the result of suicide, and
3. this agreement has not terminated.

Temporary Life Insurance: We will pay the beneficiary the amount of life insurance you applied for (not including any Accidental Death Benefit applied for), or \$250,000, whichever is less, if:

1. Both Part 1 and Part 2 of the application have been completed, and
2. all representations on the Part 1 and Part 2 are true and complete, and
3. the proposed insured dies as the result of any cause other than suicide, and
4. this agreement has not terminated.

Termination of Temporary Insurance: The temporary insurance provided by this agreement will terminate on the earlier of:

1. 60 days after the date of this receipt, or
2. on the date we tender to you the policy applied for, or a policy other than as applied for, or a notice of rejection of the application.

THE INSURANCE APPLIED FOR

Insurability of the proposed insured's will be determined at our Home Office according to our underwriting rules. We will have until the actual delivery of the policy to make this determination.

In no event will coverage exist under both this agreement and the policy or policies we offer you.

If you give us a check or draft which is not honored, this receipt and agreement shall be void.

Refund Conditions: We will refund the full amount of your premium payment, unless you accept delivery of the policy we offer or unless we pay a claim under this agreement.

Definitions: When we use the following words in the agreement this is what we mean.

"you", "your" - means the owner.

"we", "our", "us" - means Minnesota Life Insurance Company, St. Paul, Minnesota 55101-2098.

"beneficiary" - means the beneficiary or beneficiaries named in the application.

Representative's Authority: No representative, including any medical examiner, has the authority to determine the insurability of the proposed insured, to waive the answer to any question contained in the application, to modify the application in any respect, or bind us by making any promise or representation other than as contained in this agreement.

Proposed insured name (last, first, middle)

Money paid by	Amount received
Representative signature	\$
X	Date

New Business Premium Report

MINNESOTA LIFE

Minnesota Life Insurance Company • Policyowner Services
400 Robert Street North • St. Paul, Minnesota 55101-2098

PLEASE USE ONE FORM PER PROPOSED INSURED WHEN SUBMITTING MONEY WITH THE APPLICATION.

Proposed policyholder		Agency code	Date received in h.o.
Proposed insured	Date of birth	Check number	Total amount of check submitted \$

TYPE OF POLICY APPLIED FOR	POLICY NUMBER	AMOUNT ALLOCATED

PREMIUMS PAYABLE

- Annual
- Semi-Annual
- Quarterly
- Automatic Payment Plan
- Add to Plan # _____
- Start a New Plan
- List Bill # _____
- Payroll Deduction # _____

Remarks

Important Notice Replacement Of Life Insurance Or Annuities

MINNESOTA LIFE

Minnesota Life Insurance Company
400 Robert Street North • St. Paul, Minnesota 55101-2098

This form is required if there is life insurance or annuities in force on the proposed insured.

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract? Yes No
2. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? Yes No

If you answered "yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

INSURER NAME	CONTRACT OR POLICY NUMBER	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)
1.			
2.			
3.			

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure you are making an informed decision.

The existing policy or contract is being replaced because _____

I certify that the responses herein are, to the best of my knowledge, accurate:

Applicant's signature X	Applicant's printed name	Date
Producer's signature X	Producer's printed name	Date

I do not want this notice read aloud to me. _____ (Applicants must initial only if they do not want the notice read aloud.)



A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS:

- Are they affordable?
- Could they change?
- You're older-are premiums higher for the proposed new policy?
- How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES:

- New policies usually take longer to build cash values and to pay dividends.
- Acquisition costs for the old policy may have been paid; you will incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

INSURABILITY:

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from the death benefits?
- What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

Minnesota Life does not provide tax advice. You should consult your tax advisor regarding your own tax situation.

- What are the tax consequences of buying the new policy?
- Is this a tax-free exchange? (See your tax advisor.)
- Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

Representative's Report

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
Life New Business • 400 Robert Street North • St. Paul, Minnesota 55101-2098

Proposed insured name _____

Owner name (only complete if the owner is different than the insured.) _____

Checklist

- 1. I certify that I left the Securian Privacy Notice with the proposed insured. Yes No
- 2. Do you have a place of business in or do you conduct business in New York? Yes No
If yes, I certify I comply with the Minnesota Life Sales Activities Requirements for Advisors With Offices in or Conducting Business in New York. Yes No
- 3. Do you know anything not disclosed which might affect the underwriting of this policy? Yes No
- 4. Will the Part 2 be completed through the Tele-Interview? Yes No

5. If replacement is involved, Sales Material Verification (check one):

- I certify that I have used only company approved sales materials for this sale, and that a copy of all sales materials used were left with the owner at the time the application was completed.
- No sales materials were used for this sale.

6. Owner Identity Verification (check one)

- I certify that I personally met with the owner for the solicitation of this policy and reviewed the identification documents. To the best of my knowledge the documents accurately reflect the identity of the individual. If there are multiple owners, list all identification reviewed.

Indicate documentation used to verify the insured identity

- Driver's License State ID Passport Green Card Juvenile (no ID) Other _____

Identification number	State/country	Expiration date

Indicate documentation used to verify the owner identity (if different than the insured)

- Driver's License State ID Passport Green Card Other _____

Identification number	State/country	Expiration date

- I did not meet in person with the owner or was otherwise unable to personally review the identification documents.

If not in person: Mail Internet Phone

Are you the agent with whom the solicitation of this policy occurred? Yes No

If no, with whom did the solicitation occur: _____

- 7. Is the purpose of this insurance to provide an Employee Benefit Plan as defined under ERISA? If yes, complete and submit the required ERISA forms and provide the Services and Compensation Disclosure to the plan fiduciary. Yes No

If yes, will this insurance be part of a pension plan with administrative services provided by Minnesota Life? Yes No

8. For Business Insurance (Buy/Sell, Key Person, Split Dollar), check all that apply and complete the following questions:

- Buy/Sell Split Dollar Key Person (If Split Dollar, complete and submit Split Dollar Acknowledgement)

- If part of a Split Dollar plan, is economic benefit reporting applicable to this split dollar arrangement? Yes No

(If none selected, default will be yes)

- What is the value of the business? \$ _____

- What percentage does the proposed insured own or control? _____ %

- Are there other key individuals applying? Yes No

If yes, indicate the name of each person in the additional information section. If no, indicate the reason:

9. Are you related to the proposed insured? Yes No
- If yes, is the proposed insured a representative listed here, or a spouse or dependent of a listed representative? Yes No
10. I explained to the owner that I represent Minnesota Life with respect to the sale and service of this product. Yes No
11. Military Sales
Regarding this life insurance application, is any owner or proposed insured an active duty member of the U.S. Armed Forces? Yes No
- If yes, the Military Personnel Financial Services Disclosure form needs to also be completed. Submit these forms to us with the application and provide a copy of the Disclosure form to the applicant(s).
 - If yes, please note Minnesota Life does not permit the sale of these life insurance products on a military installation. Military Installation means any federally owned, leased, or operated base, reservation, post, camp, building or other facility to which service members are assigned for duty, including barracks, transient housing, and family quarters.
12. Does this sale involve the use of a Captive Insurance Company concept? Yes No
13. Will there be a rebate of any kind (i.e., rebate of premium) to the owner or proposed insured or any individual or entity on their behalf? Yes No
14. Will financing (payments by a third party, other than persons or entities related to the owner or insured) of premium payments be used at any time in the next two years? Yes No
- If yes, the Premium Financing Disclosure, Advisor Attestation for Premium Financing and the Premium Financing Pre-Application Request forms need to be completed.
15. Did you recommend that the owner and/or proposed insured use home equity to pay the premiums for this policy? Yes No
16. Have you gathered sufficient information directly from the owner and proposed insured to support your recommendation that the policy is suitable for them? Yes No
17. I certify that for recommendations covered by the Department of Labor Fiduciary regulations I have complied with all of the applicable requirements and prohibited transaction exemptions. N/A Yes No
18. Were the signatures of the owner or proposed insured signed electronically? Yes No

Additional Information

Compensation

If compensation received as a result of the issuance of this policy will be split, either directly or indirectly, between two or more representatives, the following section must be completed:

Additional representative name	Firm/rep code	Commission %
Additional representative name	Firm/rep code	Commission %
Additional representative name	Firm/rep code	Commission %

I believe the information provided by this owner and proposed insured is true and accurate. I certify that all information has been given directly to me by the owner and proposed insured(s) and that I have accurately recorded such information. I certify that my statements on this Representative's Report are correct to the best of my knowledge.

I understand that Minnesota Life is relying on the information contained in the application and this Report to determine whether to offer insurance to the owner. Failure to respond accurately to any of these questions is a misrepresentation and may result in Minnesota Life declining the application and in disciplinary action up to and including the termination of my contract and appointment.

The servicing representative signing below is the representative that has access to all policy information, will receive copies of confirmations and has transaction capabilities for the policy. Only one representative will be listed as the servicing representative.

Servicing representative name (please print)

Servicing representative signature	Date	Firm/rep code	Commission %
X			

FACTS WHAT DOES SECURIAN DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number, income, and employment information • Account balances, transaction history and credit history • Medical information and risk tolerance • Assets and investment experience
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Securian chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Securian share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	Mail the form below to limit sharing by Securian Financial Services, Inc. No other Securian affiliates or subsidiaries share in a manner that allows you to limit the sharing. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions? Call 1-855-750-2019



Mail-in Form

I wish to exercise my right to opt-out of sharing by Securian Financial Services, Inc. Do not share my personal information with an unaffiliated firm should my representative leave Securian Financial Services, Inc.

Name:		Mail To: Securian Financial Group, Inc. Attn: Privacy Preferences 400 Robert St N, St. Paul, MN 55101
Address:		
City, State, Zip:		
Account/Policy/Contract Number:		

Who we are

Who is providing this notice?	This notice is provided by Securian Financial Group, Inc. and its affiliates. Securian's affiliates are listed below.
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What we do

How does Securian protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does Securian collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for insurance • Enter into an investment advisory contract or seek advice about your investments • Tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
--	---

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
--------------------------------	--

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a Securian name; insurance companies such as Minnesota Life and financial companies such as CRI Securities, LLC.
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Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>The only non-affiliates Securian shares with are your representative and another financial services firm, which your representative may join upon leaving Securian.</p>
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Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
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If you live in California, North Dakota or Vermont, we are required to obtain your affirmative consent for a non-affiliate to market to you.

This privacy notice applies to Securian Financial Group, Inc., Securian Life Insurance Company, Securian Financial Services, Inc., Securian Trust Company, N.A., Securian Casualty Company, Securian Financial Network, Minnesota Life Insurance Company, American Modern Life Insurance Company, Southern Pioneer Life Insurance Company, and CRI Securities, LLC.

Information we collect

To provide you with products or services, or pay your claims, we collect information that is not publicly available. This may include information such as your name, address, assets, income, net worth, beneficiary designations and other information from your application. We also collect information about your transactions with us, our family of companies or with others, such as insurance policy information, premiums, payment history, and investment purchases. We may also collect information such as claims history or credit scores from consumer reporting agencies.

How we share information

We may share the information we collect as described in this notice with others.

Disclosures are only made if authorized by you or as permitted or required by law. For example, we may disclose information to companies that perform services for us, such as preparing or mailing account statements, processing customer transactions or programming software; to companies to assist us in marketing our own products or services; or to affiliates for the purpose of servicing or administering your account. We may also disclose contact information to financial institutions (such as insurance companies, securities brokers or dealers and banks) with whom we have joint marketing agreements. Additionally, your financial representative and other Securian employees who assist your representative have access to the information they need to provide services to you.

We may share the information described here with government agencies or authorized third parties as required by law. For example, we may be required to share such information in response to subpoenas or to comply with certain laws.

Before we disclose customer information to service providers, companies with whom we have joint marketing agreements, or companies assisting us in marketing our own products or services, we require them to agree to keep this

information confidential and to use it only as authorized by us. They are not permitted to release, use or transfer any customer information to any other person without our consent.

How we protect your privacy

We follow these policies and practices to protect the personal information we have about you:

1. We do not sell personal information about you to anyone.
2. We do not share medical information with any affiliates or third parties for any reason unless you have given your consent or unless required or permitted by law.
3. We maintain physical, electronic and procedural safeguards designed to protect your personal information. We restrict access to personal information about you to those employees we believe need access to provide products and services to you. Employees who deal with personal information are trained to adhere to confidentiality standards. Any employee who violates these standards is subject to discipline.

Notice to plan sponsors/ group policyholders

This privacy notice describes our practices for safeguarding personal information about the individuals who purchase our financial products and services primarily for personal, family or household purposes. If you are a plan sponsor or group policyholder, this privacy notice describes our practices for collecting, disclosing and safeguarding personal information about group plan participants.

Former customers

Information about our former customers is kept for the period of time required by our Records Retention Policies. During this time, the information is not disclosed except as required or permitted by law.

The information is destroyed in a secure manner when we are no longer required to maintain it.

Vermont: Under Vermont law, we will not share information we collect about you with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

California: Under California law, we will not share information we collect about you with companies outside of Securian unless the law allows. For example, we may share information with your consent or to service your account(s). We will limit sharing among our affiliates to the extent required by California law.

For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only. The term "Information" in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical Information so we can learn if you qualify for coverage, process claims or prevent fraud, or if you say we can. You can request to review your personal data in our files by writing to us at the address shown on your statement. If you believe your personal data is incorrect, you may contact us at the same address.

For MA Insurance Customers only. You may ask, in writing, for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.

Securian Financial Group, Inc.
www.securian.com

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