



Group Universal Life: The right combination for your coverage

Within a single plan, Minnesota Life's Group Universal Life (GUL) policy combines:

- affordable, flexible insurance protection
- a cash accumulation option

What are the benefits of Group Universal Life?

Group Universal Life is designed to follow you through your career and beyond by offering the following benefits:

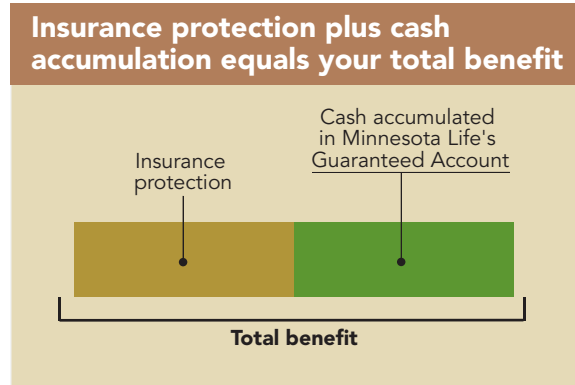
Portability — Group Universal Life coverage is yours to take with you, even if you change jobs or retire. Premium rates may change upon termination or retirement.

Cash accumulation — Your GUL plan allows you to make regular contributions to a cash value account that earns interest on a tax-deferred basis. Current IRS tax law states that interest earnings within a life insurance plan are not taxed unless more is withdrawn from the plan than has been paid in total premiums. This information should not be considered tax advice. You should consult your tax advisor regarding your own tax situation. This makes GUL more attractive than taxable investments that realize a similar gross rate of return.

Convenience — Automatic payroll deduction makes premium payments and contributions easy.

Control — You determine how much GUL insurance you need to adequately protect your family and fit your budget. And you decide how much additional premium you want to contribute to build cash value.

Affordable protection — The buying power of a group makes this comprehensive coverage very affordable.



Cash accumulation: Plan for the future now

Group Universal Life cash accumulation provides a convenient way to build funds to help meet your long-term financial goals, such as:

- college
- vacation home
- retirement

Voluntary contributions to a cash value account earn interest on a tax-deferred basis. This means you pay no income tax on the growth of the policy unless you withdraw more than you've paid in. You decide when to start, stop or change your cash value contributions.

GUL pays a competitive rate of interest that is tax deferred. The interest crediting rate, based on the return on assets invested in Minnesota Life's general account, is reviewed monthly to make sure it's competitive. Any money you contribute during a particular month will earn the established rate for four years. At the end of that period, the money will earn the current established rate each month thereafter. This rate will never fall below three percent. Any cash value not used during your lifetime is added to the GUL death benefit and paid tax free to your beneficiary.

How can I use my cash value?

Some advantages of building cash value within your life insurance policy include:

Accessibility — You can access the cash value through loans or withdrawals at any time during the life of your policy.

Permanence — Use the cash value to pay future premiums. As long as there is enough cash value to pay the monthly premiums, your policy remains in force. Many individuals use this feature to pay future premiums during retirement or if they are on a fixed budget.

Services provided by Minnesota Life

At Minnesota Life, customer satisfaction is important to us — that's why we provide the following value-added services:

- **Our Customer Service line — 1-800-843-8358 — is staffed by group life insurance professionals.** It's good to know you have someone to turn to who can answer questions about your plan.
- **A Certificate of Insurance.** Once enrolled in the plan, you'll receive a Certificate of Insurance outlining your plan's specific provisions.
- **An annual policy review.** You'll receive an annual policy review each policy anniversary. This statement outlines the activity of your policy — total premiums paid, amount allocated to the cash value account and any withdrawals or loans.
- **Personalized illustration.** If you'd like to see how the policy's cash value can work for you, request a personalized illustration by sending an e-mail to lifebenefits@securian.com.

Why Minnesota Life?

Minnesota Life has earned a reputation for providing superior service to our clients. We're dedicated to providing quality products and service you can count on.

Any insurance program is a long-term partnership. That's why it's important to choose an insurer that has performed solidly in the past. Along with the benefits provided by Group Universal Life, Minnesota Life also offers the following advantages:

Financial strength. Minnesota Life is among the nation's most highly rated providers of employer-sponsored group life insurance products. As of November 2006, Minnesota Life is rated A+ (Superior) by A.M. Best for financial condition (second highest of 16 categories), AA- (Very strong) by Standard & Poor's for financial strength and credit quality of debt issues (fourth highest of 23 categories), AA (Very strong) by Fitch for claims-paying ability of life, health, property casualty, bond and annuity insurers (third highest of 22 categories) and Aa2 (Excellent) by Moody's Investors Service for insurance financial strength (third highest of 19 categories).

Commitment. Minnesota Life has provided group life insurance for nearly 90 years. We offer a spectrum of group life products, each backed by superior administration, underwriting and claims service.

MINNESOTA LIFE

Minnesota Life Insurance Company
A Securian Financial Group Affiliate

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