

We retained **98.9%**
of our clients in 2005.

Client satisfaction results*

How satisfied are you with the quality of service provided by Minnesota Life?

Results:

- 100% of the respondents say they are satisfied with the overall quality of service from Minnesota Life.
- Key drivers of satisfaction:
 - Promoting a high level of trust.
 - Fulfilling requests and solving problems.
 - Administering plans as agreed.
 - Providing meaningful financial reporting.
 - Client relationship advisors who understand the critical factors to the plan's success.
- 98% of the respondents say they would recommend Minnesota Life to another company.

**Independent client satisfaction survey is conducted biannually.*

100%
Number of
respondents
satisfied with
overall quality
of service.

Implementation results**

Would you recommend Minnesota Life's implementation services to another company?

Results:

99% of the respondents say they would recommend Minnesota Life's implementation services to another company.

How satisfied are you with the recent implementation of your group insurance plan?

Results:

- 99% of respondents say they are satisfied with the implementation services of Minnesota Life. Of these respondents, 57% say they are "very satisfied."
- Reasons mentioned most often for being "very satisfied" are knowledge, customer service, flexibility and an overall smooth process.

*** Implementation survey is conducted annually with new clients.*

99%
Number of
respondents that
would recommend
Minnesota Life's
implementation
services to another
company.

2005 medical underwriting results

Applications

- 99% of underwriting decisions made within 10 calendar days of receipt of all necessary information.
- 3.2 calendar days average from receipt of all necessary information to decision.

Incoming telephone calls

- Average answer speed: 19 seconds
- Abandonment rate: 3.15%

Experience

Medical underwriters average 13 years of experience in group underwriting.

3 DAYS
Average
calendar
days to an
underwriting
decision.

2005 claims processing results

Death claims

- 99.14% paid within 10 calendar days of receipt of proof.
- 4.49 calendar days average from receipt of proof to payment.

Incoming telephone calls

- Average answer speed: 13 seconds
- Abandonment rate: 2.43%

Experience

Claim examiners average over 18 years of group claims experience.

99%
Death claims
paid within
10 calendar days.

MINNESOTA LIFE

Minnesota Life Insurance Company Group Insurance

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