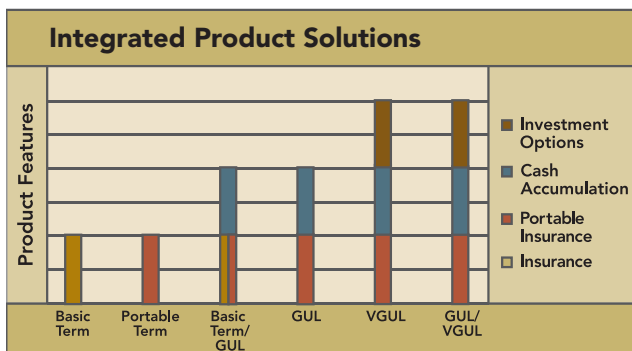


Flexibility and service equal value

Our flexible product solutions provide the quality employers require and the service they deserve.

Meeting multiple needs in one program

Our insurance products can be tailored to meet multiple needs — basic employer-paid protection, supplemental employee-paid coverage or sophisticated executive compensation — and integrated into one program for ease of administration.



We'll work with you to add other customized options such as guaranteed coverage amounts, portability, waiver, dependent coverage and accelerated benefits.

Technology designed 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. We're one of the few carriers able to handle the transition and full administration of universal life programs, including 1035 exchanges, MEC testing, fund transfers, reporting and document delivery.

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. Our service ethic adds up to solid client satisfaction and loyalty. We have the highest client retention rate in the group life insurance industry¹ and 99 percent of clients would recommend us to another company².

Living benefits add value

Beyond protection, our policies offer benefits employees can use during their lifetime, such as accelerated benefits, cash accumulation and portability. In addition, services* such as beneficiary financial counseling, will preparation, health coaching and emergency travel assistance can be included with your program.

*Services provided by PricewaterhouseCoopers LLP, Ceridian LifeWorks 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.

Product	Description	Features and Benefits
Variable Group Universal Life (VGUL) Insurance	Combines flexible life insurance with investment options	<ul style="list-style-type: none"> • Premiums and death benefit can be changed to suit changing circumstances. • Contributions to cash value can be made regularly or in lump sums. Taxes are deferred on any earnings accumulated. • Cash values can be withdrawn or loaned.³ • A wide range of subaccounts,⁴ plus, in most cases, a Guaranteed Account⁵ option, offer the potential for a higher rate of return. • Coverage can be continued if an employee leaves the group or retires. • VGUL can be tailored for advanced applications such as deferred compensation, key person or liability funding. • As a life insurance product, VGUL contains fees, such as management fees, fund expenses, distribution fees and mortality and expense charges.
Group Universal Life (GUL) Insurance	Combines flexible insurance protection with an optional cash accumulation account	<ul style="list-style-type: none"> • Premiums and death benefit can be changed to suit changing circumstances. • Contributions to cash value can be made regularly or in lump sums. Taxes are deferred on the interest accumulated. • Cash values can be withdrawn or loaned.³ • Contributions earn a competitive rate of return and never less than the minimum guaranteed rate.⁵ • Coverage can be continued if an employee leaves the group or retires.
Portable Group Term Life Insurance	Provides supplemental coverage to employees and dependents who lose eligibility under the group policy	<ul style="list-style-type: none"> • Employees can take this protection with them if they leave the group or retire and continue paying reasonable group rates. • Payments conveniently continue through electronic funds transfer (EFT). • Coverage continues under the portability provision until age 70.
Group Term Life Insurance	Provides a base of affordable life insurance protection	<ul style="list-style-type: none"> • Can be basic employer-paid coverage or voluntary employee-paid coverage. • Coverage also available for dependents. • Coverage amounts up to \$50,000 paid by the employer are income tax-free to employees. • Policy can be customized to employer's payroll system and with additional options such as accidental death, travel accident or continuation of retiree benefits.
Accidental Death and Dismemberment Insurance	Provides a lump-sum payment in the event of accidental death or dismemberment	<ul style="list-style-type: none"> • Provides an additional benefit to the beneficiary in the event of accidental death. • Can be set up as a rider to basic or supplemental plans or as a stand-alone, voluntary benefit. • The insured may receive a lump-sum benefit in the event of an accidental and covered dismemberment.

¹ 98.6% five year average 2002-2006.

² Independent satisfaction survey, Gestalt, Inc. 2007.

³ Loans and withdrawals will reduce both the policy cash value and death benefit.

⁴ Investments will fluctuate and the cash value available for loans, withdrawals or redemption may be worth more or less than when originally invested.

⁵ The guarantees for the General Account are solely based on the financial strength and claims-paying ability of Minnesota Life, which are important; however, they do not have any bearing on the performance of the subaccounts.

Variable Group Universal Life is offered under policy form series MHC-94-18660 Rev. 5-2001 or MHC-96-18710T Rev. 5-2001 or a state variation thereof; Group Universal Life is offered under policy form series 00-30252 or 01-30287T; Term Life is offered under policy form series MHC-96-13180 or MHC-97-130010T; and Voluntary Accidental Death and Dismemberment is offered under policy form series 02-30428 or 02-30475T or a state variation thereof.

Source of lapse rate information is the Exhibit of Life Insurance, page 30 of the 2001 Annual Statement for Minnesota Life and the top five writers of group life insurance, as ranked by U.S. group insurance in force.

This information should not be considered tax advice. You should consult your tax advisor regarding your own tax situation.

This must be preceded or accompanied by a current VGUL prospectus. You should consider the investment objectives, risks, charges, and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information. Please read the prospectuses carefully before investing.

Minnesota Life Insurance Company

A Securian Company

Securian Life Insurance Company

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