Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Changes to COVID-19 participation guidelines

Securian Financial remains focused on delivering high levels of service, helping customers with their insurance needs, and maintaining the company's financial strength. Your support in delivering on this focus has provided valuable insights to best navigate the unpredictable nature of a pandemic while addressing the additional risks it presents.

Since these participation limits were implemented, our promise has been to actively review these guidelines. Along the way, we have delivered on a request for transparency to enable you to make the best decisions for your customers. While not yet at the final stage in our journey, we are taking another significant step forward and remain committed to an intentional and disciplined path to easing all limitations.

We are pleased to announce the following changes to the temporary COVID-19 participation guidelines effective July 1, 2021:

- Removing rate class restrictions for applicants up to age 60
- Allowing up to table D for applicants age 61 – 70
- Expanding maximum issue age to 80 for standard or better risks
- Returning SecureCare Universal Life mortality to table D

Write Fit[1] expansion to $3,000,000 for applicants age 18 – 50 will be permanent.

All other participation guidelines, including money not being accepted with new applications and temporary insurance agreements not being available, continue until September 30, 2021.

Participation guidelines effective July 1 – September 30, 2021:

Traditional Life Underwriting (includes underwritten policy changes)

- Insurance age 81 and older: new applications will not be accepted.
- Insurance age 76 – 80: Applicants assessed at standard or better rates will be issued. All others will be postponed until at least September 30, 2021.
- Insurance ages 71 – 75: Applicants assessed at Table B (150%) or better rates will be issued. All others will be postponed until at least September 30, 2021.

- Insurance ages 61 – 70: Applicants assessed at Table D (200%) or better rates will be issued. All others will be postponed until at least September 30, 2021.
- Second-to-die policies will require both lives meet the rate class requirement for their respective ages.

Money will not be accepted with new applications until at least September 30, 2021, and temporary insurance agreements will not be available during this time.

SecureCare Universal Life (UL) Underwriting

- Mortality evaluation is back to pre-pandemic target of Table D (200%) or better for a SecureCare UL policy to be issued.
- Money will not be accepted with new applications until at least September 30, 2021, and temporary insurance agreements will not be available during this time.

As a mutual holding company, we take a long-term approach that positions us strongly regardless of what happens in the economy. We will continue to actively monitor COVID-19 data and make decisions that enable us to continue to deliver high levels of service, help customers with insurance needs, and maintain the company's financial strength.

During challenging times like these, we are grateful for strong relationships. Thank you for your patience and your business throughout this process.

Contact us

Questions?
Please call our Life Sales Support Team at **1-888-413-7860, option 1**

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1. WriteFit and WriteFit Express are available under our WriteFit Underwriting™ program. These statements only apply to WriteFit.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

SecureCare may not be available in all states. Product features, including limitations and exclusions, may vary by state.

SecureCare Universal Life Insurance includes the Acceleration for Long-Term Care Agreement. The Acceleration for Long-Term Care Agreement is a tax qualified long-term care agreement that covers care such as nursing care, home and community based care, and informal care as defined in this agreement. This agreement provides for the payment of a monthly benefit for qualified long-term care services. This agreement is intended to provide federally tax qualified long-term care insurance benefits under Section

7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under this agreement may be taxable.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

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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.

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