



**Coming
Soon:**

Changes to our
Advantage Elite Select
Products

Coming soon: Changes to our Advantage Elite Select Products

We are making some big changes to our Advantage Elite Select (AES) Term product suite. Starting February 16, 2018 changes include:

- Conversion credit for first two years on all new AES term policies
- No maximum coverage limit on new AES 10-year term policies
- AES 5-year term policy will no longer be available for sale

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Transition rules for receiving the new AES policy guidelines

Paper Applications

- If Part 1 or Part 3 of the AES application is received in the Home Office by 4 p.m. CST Friday, February 16, 2018, the old AES Term rates and policy guidelines will apply.
- If Part 1 or 3 of the AES application is received in the Home Office after 4 p.m. CST Friday, February 16, 2018, the new AES Term rates and policy guidelines will apply.

For eApps

- Any eApp sent for client signature before Saturday, February 17, 2018, the old AES Term rates and policy guidelines will apply.
- Any other eApp sent for client signature on or after Saturday, February 17, 2018, the new AES Term rates and policy guidelines will apply.

Please note: Applications for a 5-year term policy will need to be received in Home office by 4 p.m. on February 16, 2018. Applications for 5-year term policies will not be accepted after 4 p.m. on February 16, 2018.



**ePolicy
Delivery**

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**ePolicy
Delivery FAQ:
What you
need to know**

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Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

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

Securian Financial Group, Inc.

www.securian.com

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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