

From: Minnesota Life/Securian Life [<mailto:minnesotalifemarketing@minnesotalife.com>]

Sent: Wednesday, August 09, 2017 4:39 PM

To: Resource Support <resourcesupport@crump.com>

Subject: MMLIC - Coming Soon to California! Securian's newest IUL star

SECURIAN® // Individual Life Insurance



Securian's newest IUL

star:

Orion Indexed Universal Life

Launching August 14, 2017 in California, Securian's newest product, Orion Indexed Universal Life offers:

- The potential for faster coverage and compensation
- New indexed account options, including uncapped crediting¹
- An array of digital enhancements
- Short-term, interest-free policy loans²

[Learn More >](#)

Please note the following transition rules:

Paper applications*

- If Part 1 or Part 3 of an application is received in the Minnesota Life home office **prior to Monday, August 14, 2017**, you will be allowed to change your product to Orion without regard to Orion issuance restrictions.**
- If Part 1 or Part 3 of an application is received in the Minnesota Life home office **on or after Monday, August 14, 2017**, you will have to meet the product issuance requirements. (i.e., eApp only for \$250,000 face amounts and under) to be placed as an Orion case.

eApps*

- Any eApp sent for client signatures **prior to Monday, August 14, 2017**, will be allowed to change their product decision to Orion without regard to Orion issuance restrictions.**
- Any eApp sent for signatures on or **after Monday, August 14, 2017**, will have to meet the product issuance requirements (i.e., eApp only for \$250,000 face amounts and under) to be placed as an Orion case.

*Please note: We cannot backdate the issue date of a policy prior to August 14, 2017.

**If the underwriting decision for policies in transition is substandard, Orion will not be available for policies under \$250,000.



**Stay connected
with policy
reminders**

[Learn More >](#)



**Enhance policy
distributions
with IPA Flex**

[Learn More >](#)



eApp training

[View video >](#)

Contact Us

Questions?

Please call our Life Sales Support Team at 1-888-413-7860, Option 1.



Financial security
for the long run[®]



¹Uncapped indexed account participation rates are subject to change and may be less than 100%. This could have the impact of the indexed account credit being less than the change in the reference index.

²The short-term loan provision provides for interest waiver if the loan is paid in full within 90 days of the date the loan was taken. In the event you do not repay the loan in full within 90 days, interest and other policy loan provisions will apply as of the date the loan was taken. Additional restrictions may apply.

These materials are for informational and educational purposes and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered as investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its affiliates, have a financial interest in the sale of their products.

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

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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

For financial professional use only. Not for use with the public. This material may not be reproduced in any form where it would be accessible to the general public.

View this email as a [web page](#).

Manage your preferences for future communications or unsubscribe from our Individual Life, Individual Annuity and Retirement Plans emails by visiting our [profile center](#). We respect your privacy. We will not release your email address for any purpose.

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.

400 Robert Street North, St. Paul, MN 55101-2098

©2016 Securian Financial Group, Inc. All rights reserved.

F88673 2-2017 DOFU 2-2017

100185