

**From:** Securian Financial | Individual Life Insurance <marketing-ac@email.securian.com>  
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**To:** Resource Support  
**Subject:** VUL Defender compensation increase  
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Insurance products issued by:  
Minnesota Life Insurance Company



# VUL Defender® compensation increase

Variable Universal Life (VUL) Defender's competitive premiums and lifetime guaranteed death benefits make it one of the top protection focused products on the market today.

We're excited to announce that we are increasing target premiums on VUL Defender by up to 10% effective May 1, 2024, which could affect your compensation.

Insured Age	Target premium % increase
Under age 40	7-10%
Ages 40-59	4-5%
Ages 60+	1-3%

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## Transition rules:

### In-force

- § Policy change requests received on or after 5/1/2024 for a face increase will have the new target rates.

### New Business

- § If the application received date is on or after 5/1/2024, updated target premium changes will be used in all scenarios.
- § If an Illustration is run before 5/1/2024 and the application received date is on or after 5/1/2024, the target premium may not match on the illustration but the agent will not be required to re-run the illustration.

For more information on VUL Defender including product resources and marketing tools check out our dedicated website.

[View website](#)

## Contact us

### Questions?

Please call our Life Sales Support Team at [1-888-413-7860](tel:1-888-413-7860), option 1



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PROTECT  
SECURE

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

Product features and availability may vary by state.

Guarantees are based on the claims paying ability of the issuing company.

Lifetime guaranteed death benefit assumes the policy includes the optional No Lapse Guarantee Agreement. The No Lapse Guarantee Agreement (NLGA) is subject to the terms and conditions

contained in the policy and may not be in effect even if premium payments are made. Please review the policy carefully.

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.

Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

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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. Variable products are distributed by Securian Financial Services, Inc., member FINRA, 400 Robert Street North, St. Paul, MN 55101.

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