

Survivorship ✓ Individual Accumulation ✓ Protection

Financial Professional

TERM

TERM'S GETTING A BRIGHTER FUTURE

We're lighting up your term life business by providing new features to Advantage Elite Select. Available May 19th on new policies, you and your clients can take advantage of the following enhancements:

Benefit Distribution Agreement

With our new Benefit Distribution Agreement (BDA), your clients can guarantee a monthly or annual income stream for their beneficiaries. The BDA will allow clients to choose from the following benefits:

- Lower their premium payments while maintaining their total benefit amount.¹
- Provide beneficiaries a total benefit amount that exceeds the policy face amount.¹

BDA is available exclusively through Quick eApp on Advantage Elite Select policies.

Term Optimization

We are also optimizing Advantage Elite Select policies, which includes:

- Lowering minimum face amount to \$50,000 with Express Issue on 10- and 20-year plans.
- Rate changes for Band 2 on the 5- and 10-year plans.
- Policy fee changes for Band 2 on the 5- and 10-year plans.
- \$5 million maximum face limit on the 5- and 10-year plans.

TO LEARN HOW our term enhancements impact Advantage Elite Select and can help give your clients a brighter future, contact your Life Sales Support Team today:

1-877-696-6654 (Securian and Broker-Dealer Partners)

1-888-413-7860, option 1 (Independent Brokerage)

¹ Total benefit amount is the total of the lump-sum payment plus installment payments. Total benefit amount will exceed the face amount of the policy. The amount exceeding the original face amount will be taxable as income. Not all scenarios will result in lower premium payments.

The beneficiary of the policy will not be able to change the installment portion of the death benefit after the death of the insured. A portion of the benefit that is paid out in installments will be taxable as income. This taxable portion represents the amount of the benefit that exceeds the policy's face amount.

The Benefit Distribution Agreement installment payment could be payable for a period up to 30 years. The factor rate used in the calculation of the installment payment is set at the time of policy issue.

This agreement will not be reinsured. This agreement cannot be added at conversion or exchange. There is no additional compensation paid due to inclusion of this agreement on the policy and there is no impact to a policy's target premium.

The Benefit Distribution Agreement may not be available in all states or may exist under a different name in various states.