

What are your options for continuing your life insurance?

Here’s an overview of what’s available to you when you leave your employer.

You have a limited amount of time to elect portability and conversion.

For information on eligibility, coverage amounts, cost, restrictions and other terms and conditions, refer to the forms included in this packet.

WHAT YOU CAN DO	BENEFITS	WHAT TO CONSIDER	MAY BE GOOD FOR YOU IF...
<p>PORT</p> <p>Continue your current in-force term life insurance for you and your dependents*</p> <p>Enrollment form included in this packet (866) 365-2374</p>	<p>Guaranteed coverage</p> <p>Proof of good health not required</p>	<p>You may only continue your current (or lesser) coverage amount.</p> <p>Ported coverage has a specific termination age (see included portability materials).</p>	<p>You need life insurance for a specific period of time and want an affordable option that does not require proof of good health.</p>
<p>BUY INDIVIDUAL COVERAGE</p> <p>Talk to a financial advisor who can help you choose from a wide array of individual life insurance products for you and your dependents</p> <p>Please call our Client Service Advisors to learn more and apply for coverage (888) 826-2723</p>	<p>Custom plan with a variety of life insurance options</p> <p>Apply for coverage at any time</p>	<p>Requires individual application (not included) and proof of good health</p>	<p>You are in good health and have a need for personalized coverage that fits your budget and your needs.</p>
<p>CONVERT</p> <p>Continue your current in-force term life insurance as a whole life policy for you and your dependents</p> <p>Enrollment form included in this packet (866) 365-2374</p>	<p>Guaranteed coverage</p> <p>Proof of good health not required</p> <p>Whole Life insurance</p>	<p>You may only continue your current (or lesser) coverage amount</p> <p>Often most expensive option (see included forms to determine your rates)</p>	<p>You have a high need for life insurance, may not qualify for portability or cannot meet the proof of good health requirements for Individual Coverage.</p>

*Note: You may not be eligible to port if you did not meet the actively at work requirement when you left the group plan or if you are over a certain age. See included portability materials for eligibility requirements.

Premiums may be higher than those paid by active employees.

QUESTIONS?

Call customer service (toll-free) at the phone numbers listed above,
Monday - Friday, 7 a.m. to 6 p.m. Central Time.

Insurance products are issued by Minnesota Life Insurance Company or 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 Saint 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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Group Insurance

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