

## You don't plan on it, but you can plan for it

Guaranteed coverage opportunities available





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Do you worry about not being able to afford out-of-pocket expenses if you have an accident or major illness? With today's high healthcare costs, this can be a real concern.

# Smart life planning with group voluntary insurance

Group voluntary insurance provides a cash payment directly to you to help pay out-of-pocket and uncovered expenses in the event of a critical illness diagnosis or accident. It's a smart, cost-effective way to protect your pocketbook when the unexpected happens.

## **Voluntary insurance: A simple, smart solution**

- Cash benefit paid directly to you to use any way you choose
- Helps cover out-of-pocket expenses without first having to tap savings or other sources
- Payout doesn't depend on income or other insurance
- Amounts of coverage available without a medical exam
- Easy to enroll at work and pay premiums through payroll deduction
- Competitive group rates

Review the different types of coverage for which you may be eligible, and take action today to help protect your financial future.

# Voluntary accident insurance

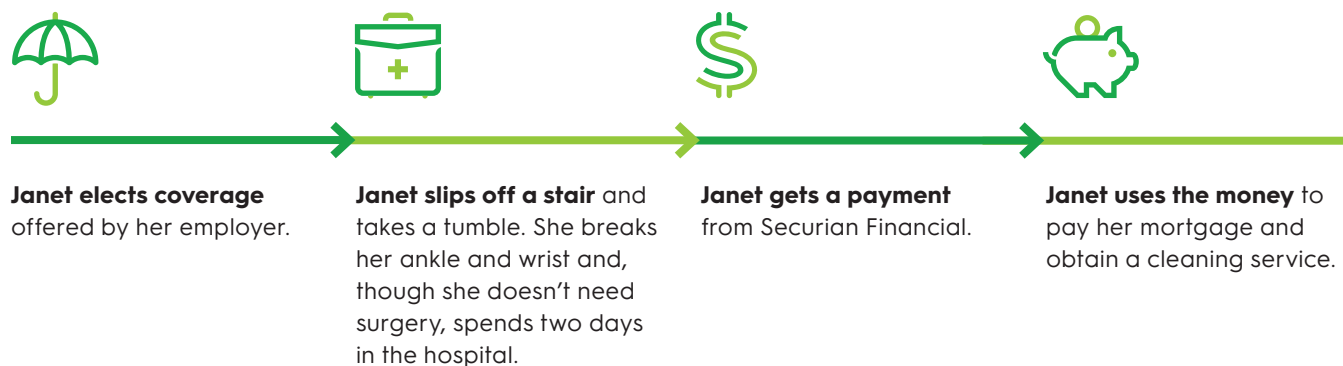
## Don't let an accident hurt more than it should

We all know an accident can happen at any time, but what you may not think about are all the costs that come along with an accident. Group accident insurance can help cover those costs so your personal finances don't take a big hit.

If you experience an accidental injury covered in the policy, you can get a payout to use any way you wish to cover deductibles, out-of-pocket medical costs or everyday living expenses.

## How it works

Here's an example of how Securian Financial's accident insurance works based on the employee enrolling in the high plan.\*



The accident insurance policy provided Janet the following benefits:

Benefit	Accident insurance payment
Broken ankle	\$937.50
Broken wrist	\$937.50
Emergency room treatment	\$200.00
Ambulance	\$400.00
Hospital stay (2 days)	\$1,200.00
<b>Total</b>	<b>\$3,675.00</b>

\* Actual experience and benefit payouts may vary from this example.



## When, not if

**Accidents are more common than you may think.**

**Top five causes of nonfatal injury:<sup>6</sup>**

1. A fall
2. Overexertion
3. Struck by/against object
4. Motor vehicle occupant
5. Cut/pierced

**Almost one-third of all injuries in childhood are sports-related.<sup>7</sup>**

**Potential out-of-pocket costs for an accident are growing, including insurance co-pays and deductibles.<sup>8</sup>**

<sup>6</sup> Among U.S. Adults 35-54, National Center for Injury Prevention and Control, 2016

<sup>7</sup> National SAFEKIDS Campaign and American Academy of Pediatrics, 2017

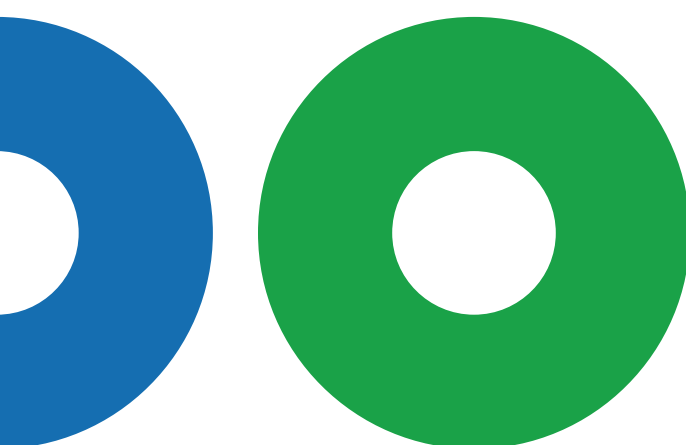
<sup>8</sup> National Safety Council, Injury Facts, 2016

## Accident insurance benefits

This is an outline of the covered benefits available. The amount paid will depend on the number of benefits you qualify for, the care you receive, and the terms and conditions of the policy.

Injuries	
Benefit	Plan
Child organized sports injury	\$100
Concussion	\$150
<b>Dislocation (surgical)</b>	
Hip/Thigh	\$5,000
Foot	\$2,000
Ankle	\$2,000
Knee	\$2,500
Hand	\$1,000
Wrist	\$1,500
Lower jaw	\$1,000
Shoulder	\$1,000
Collarbone	\$1,000
Ribs	\$1,000
Finger	\$250
Toe	\$250
Elbow	\$1,000
Non-surgical	75% of surgical benefit
Partial dislocation	25% of non-surgical benefit

Injuries	
Benefit	Plan
<b>Fracture (surgical)</b>	
Hip/Thigh	\$5,000
Vertebral body	\$2,500
Vertebral processes	\$1,000
Pelvis	\$3,750
Sternum	\$3,750
Coccyx	\$500
Skull - non-depressed	\$5,000
Skull - depressed	\$7,500
Lower leg	\$2,500
Foot	\$1,250
Ankle	\$1,250
Kneecap	\$1,250
Upper arm	\$1,750
Facial (not lower jaw)	\$1,750
Forearm	\$1,250
Hand (not fingers) or wrist	\$1,250
Lower jaw	\$1,250
Shoulder blade	\$2,500
Collarbone	\$750
Ribs	\$1,250
Finger	\$250
Toe	\$250
Nose	\$250
Non-surgical	75% of surgical benefit
Chip fracture	25% of non-surgical benefit
<b>Gunshot wound</b>	\$200
<b>Lacerations</b>	
With stitches or staples	\$300
Without stitches or staples	\$75
<b>Paralysis</b>	
Quadriplegia	\$40,000
Paraplegia	\$20,000
Hemiplegia	\$20,000
Uniplegia	\$10,000





### Emergency care

Benefit	Plan
<b>Ambulance</b>	
Ground or water	\$400
Air	\$2,000
<b>Blood, plasma or platelets transfusion</b>	\$225
<b>Emergency dental</b>	
Crown	\$225
Extraction	\$75
<b>Emergency room treatment</b>	\$200
<b>Initial physician's office visit</b>	\$100

### Hospital care

Benefit	Plan	
<b>Diagnostic testing</b>	\$75	
<b>Hospital stay</b>	Non-ICU	ICU
Initial benefit	\$750	\$750
Daily benefit	\$225	\$400

### Surgery

Benefit	Plan
<b>Tendon, ligament or rotator cuff</b>	
Open	\$1,250
Arthroscopic	\$625

### Follow-up care

Benefit	Plan
<b>Adaptive home and vehicle</b>	\$500
<b>Appliances</b>	\$150
<b>Follow-up physician's office visit</b>	\$75
<b>Rehabilitative therapy</b>	
Outpatient	\$350
<b>Transportation</b>	\$300

### Support care

Benefit	Plan
<b>Adult companion lodging</b>	\$75 per day
<b>Family care</b>	\$20 per day

## Voluntary accident insurance

### Accident insurance coverage options and rates

Your cost for coverage will be deducted after taxes on a **bi-weekly** basis.

Coverage type	Monthly premium per employee
	Plan
Faculty and staff only	\$11.09
Faculty and staff and spouse	\$22.21
Faculty and staff and child	\$29.03
Faculty and staff and family	\$42.18

Rates are subject to change.

### Enrollment information

- Enrollment is necessary.
- Premium contributions are necessary.
- Faculty and staff must elect coverage in order to elect spouse or child coverage
- Spouse cannot receive coverage as both a faculty and staff and as a dependent; a child cannot be covered by more than one parent
- Children are eligible from live birth to age 26
  - Child organized sports injury: Children are eligible from live birth to age 18

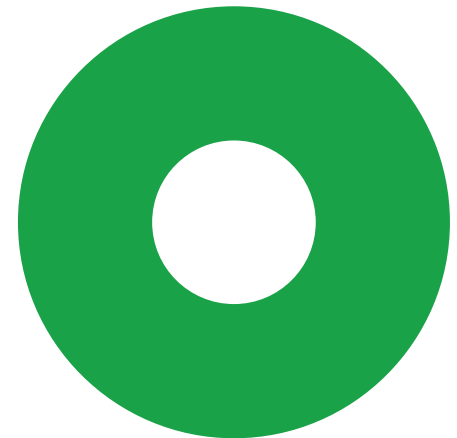
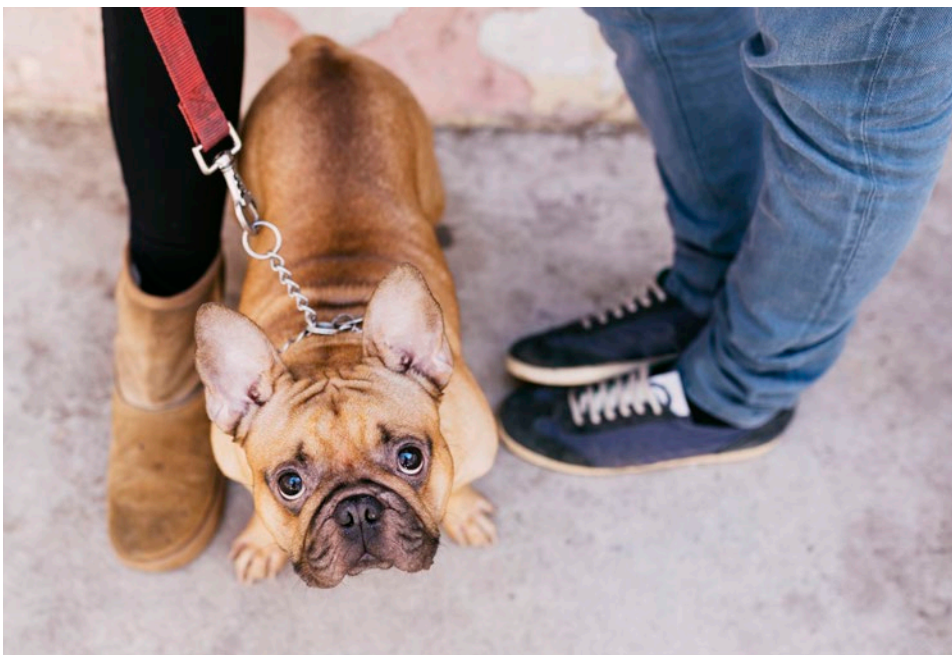
### Additional features and options

**No health questions.** All coverage is guaranteed all the time.

**Take your coverage with you.** If you leave your employer and you are still eligible for accident insurance benefits, you can continue coverage until age 70 by paying premiums directly to Securian Financial (subject to policy's terms).

**Multiple payout.** More than one benefit payment may be payable for a single covered accident.

**Benefit amount.** Dependents receive the same benefit amounts as employees.





## Voluntary accident insurance

State	Child definition	Spouse definition
Michigan - AL, AK, AZ, CO, CT, DC, DE, FL, GA, HI, IA, IL, KS, KY, MA, MD, ME, MS, MO, NJ, NM, NV, NY, OK, PA, RI, SC, SD, TN, VA, WV, WI, WY	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>The age limit shall not apply to a child who is, and continues to be, incapable of self-sustaining employment due to developmental disability or physical disability, and who is dependent upon you for support and maintenance.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Arkansas	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>An adopted child includes a child legally placed for adoption with you or a child that you have filed a petition to adopt. Coverage shall begin on the date of the filing of a petition for adoption if any required enrollment is made within 60 days after the filing of the petition for adoption. A newly born adopted child will be covered from the moment of birth if a petition for adoption and any required enrollment is filed within 60 days of the birth of the child.]</p> <p>After age 26, coverage for an unmarried child who is incapable of sustaining employment by reason of mental retardation or physical disability, who became so incapacitated prior the attainment of 19 years of age and who is chiefly dependent upon the employee for support and maintenance, shall not terminate but coverage shall continue so long as the coverage of the employee remains in force and so long as the dependent remains in such condition.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
California	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>The limiting age does not apply to a child who is and continues to be both: (a) incapable of self-sustaining employment by reason of an intellectual disability or physical handicap; and (b) chiefly dependent on you for support and maintenance.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Idaho	<p>Your or your spouse's natural newborn child from and after the moment of birth, and adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). The age limit does not apply to a child who is unmarried and both (a) incapable of self-sustaining employment by reason of intellectual disability or physical disability and who became incapable prior to attainment of limiting age; and (b) chiefly dependent upon you for support and maintenance.</p> <p>"Newborn child" means your newborn child, including adopted newborn children that are placed with you within 60 days of the adopted child's date of birth. Coverage for an adopted newborn child placed with you more than 60 days after the birth of the adopted child is effective from and after the moment of placement. However, coverage will not continue if the placement is disrupted prior to legal adoption or if the child is removed from placement.</p> <p>The due date for payment of any additional premium, if required, shall not be less than thirty-one (31) days following receipt by you of a billing for the required premium.</p> <p>"Placed, Placement" means physical placement in your or your spouse's care. If physical placement is prevented due to the medical needs of the child, "placed" means the date you or your spouse signs an agreement for adoption of the child and assumes financial responsibility for the child.</p> <p>Congenital anomalies of newborn or newly adopted children are covered under this certificate. "Congenital anomaly" means a condition existing at or from birth that is a significant deviation from the common form or function of the body, whether caused by a hereditary or developmental defect or disease which impairs the function of the body and includes but is not limited to the conditions of cleft lip, cleft palate, webbed fingers or toes, sixth toes or fingers, or defects of metabolism and other conditions that are medically diagnosed to be congenital anomalies.</p>	<p>Spouse</p> <p>Your legally married spouse.</p> <p>Spouse does not include any person who is eligible as an employee.</p> <p>and</p> <p>Legal partner</p> <p>The person with whom you have entered into a legally-sanctioned domestic partnership or civil union that grants the partners the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws.</p>
Indiana	<p>Your or your spouse's natural, adopted, stepchild, child subject to your legal guardianship, or grandchild, or foster child, or legal ward, who is less than 26 years old. Eligibility begins from the moment of birth.</p> <p>Coverage for an adopted child is effective upon the earlier of the date the child is legally placed for adoption with you or the date that child is part of an order granting adoptive custody to you or your spouse for the purposes of adoption. Coverage for an adopted child shall be effective for 31 days unless the placement is disrupted prior to legal adoption and the child is removed from placement. You must apply for dependent coverage for an adopted child within 31 days of the adoption and pay the additional required premium in order to have coverage continue beyond the 31-day period.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>

## Voluntary accident insurance

State	Child definition	Spouse definition
Louisiana	<p>Your or your spouse's or legal partner's natural, adopted, stepchild, who is less than 26 years old, unmarried grandchildren who are in the legal custody of and residing with you, and any unmarried child who is placed in your home following execution of an act of voluntary surrender in the favor of you or your legal representative. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>The limiting age shall not apply while the child is and continues to be both</p> <ol style="list-style-type: none"> <li>1) incapable of self-sustaining employment, and</li> <li>2) chiefly dependent upon you for support and maintenance.</li> </ol>	<p>Spouse</p> <p>Your legally married spouse.</p> <p>Spouse does not include any person who is eligible as an employee.</p> <p>Legal partner</p> <p>The person with whom you have entered into a legally-sanctioned domestic partnership or civil union that grants the partners the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws.</p>
Minnesota	<p>Your [or your spouse's natural, adopted, grandchild, a child whom you are legal guardian for, or stepchild, who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. A grandchild includes a grandchild who is financially dependent on you and who resides with you from the moment of birth. Eligibility begins at live birth (stillborn or unborn children are not eligible).] Coverage for a child that reaches the limiting age does not terminate while the child continues to be both (1) incapable of self-sustaining employment by reason of developmental disability, mental illness or disorder, or a physical disability; and (2) chiefly dependent on you for support and maintenance.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Montana	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins from the moment of birth.</p> <p>Coverage for a child who reaches the limiting age does not terminate while the child continues to be both</p> <ol style="list-style-type: none"> <li>1) incapable of self-sustaining employment by reason of a physical disability or an intellectual disability; and</li> <li>2) chiefly dependent on you for support and maintenance.</li> </ol>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Nebraska	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Coverage for a child that reaches the limiting age does not terminate while the child continues to be both:</p> <ol style="list-style-type: none"> <li>1) incapable of self-sustaining employment by reason of mental or physical handicap; and</li> <li>2) chiefly dependent on you for support and maintenance.</li> </ol>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
New Hampshire	<p>Your or your spouse's child by blood or law, including natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Coverage may continue after any child insured under this certificate attains age 26 and is both:</p> <ol style="list-style-type: none"> <li>1) incapable of self-sustaining employment due to intellectual disability or physical handicap, and</li> <li>2) is primarily dependent upon you for support and maintenance.</li> </ol> <p>Any child who continues coverage beyond age 26 due to incapacity will have the right to convert to an individual policy under the terms of the certificate upon termination of incapacity.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
North Carolina	<p>Your or your spouse's natural, adopted, foster, stepchild or child for whom an administrative order or court-appointed guardianship is granted, beginning on the date of the appointment, who is less than 26 years old. An adopted child includes a child from the moment of placement in the adoptive home regardless of whether or not the adoption has become final. A foster child includes a child from the moment of placement in the foster home. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>After age 26, coverage for an unmarried child who is incapable of sustaining employment by reason of mental retardation or physical disability, who become so incapacitated prior to the attainment of 26 years of age and who is chiefly dependent upon you for support and maintenance, shall not terminate but coverage shall continue so long as your coverage remains in force and so long as the child remains in such condition. Proof of such dependency may be required with 31 days of the child reaching 26 years of age, but not more frequently than annually.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>

## Voluntary accident insurance

State	Child definition	Spouse definition
North Dakota	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Coverage for a child who reaches the limiting age does not terminate while the child continues to be both</p> <ol style="list-style-type: none"> <li>1) incapable of self-sustaining employment by reason of a physical handicap or an intellectual disability; and</li> <li>2) dependent on you for support and maintenance.</li> </ol>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Ohio	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you or in the process of placement for adoption. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Coverage for a child that reaches the limiting age does not terminate while the child continues to be both:</p> <ol style="list-style-type: none"> <li>1) incapable of self-sustaining employment by reason of mental retardation or physical handicap; and</li> <li>2) primarily dependent upon you for support and maintenance.</li> </ol>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Oregon	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Children age 26 or older are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 26 and are financially dependent on the employee for more than one-half of their support and maintenance.</p>	<p>Spouse</p> <p>Your legally married spouse, civil union or domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p> <p>Domestic partner</p> <p>A civil contract entered into in person between two individuals of the same sex who are at least 18 years of age, who are otherwise capable and at least one of whom is a resident of Oregon.</p>
Texas	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Coverage for a child that reaches age 26 does not terminate while the child continues to be both:</p> <ol style="list-style-type: none"> <li>1) incapable of self-sustaining employment by reason of a mental retardation or physical disability; and</li> <li>2) chiefly dependent upon you for support and maintenance.</li> </ol>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Utah	<p>Your or your spouse's natural, adopted, stepchild, child in your or your spouse's court-ordered custody, or child required to be covered due to a court or administrative order who is less than 26 years old. Coverage will continue in force through the last day of the month in which the child turns 26. An adopted child includes a child legally placed for adoption with you. Eligibility begins from the moment of birth (stillborn or unborn children are not eligible).</p> <p>The age limit does not apply to a child who is and continues to be both: (a) incapable of self-sustaining employment by reason of mental or physical impairment which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months; and (b) chiefly dependent on you for support and maintenance.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Vermont	<p>Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Coverage for a child who reaches the limiting age does not terminate while the child continues to be both</p> <ol style="list-style-type: none"> <li>1) incapable of self-sustaining employment by reason of a physical handicap or an intellectual disability; and</li> <li>2) dependent on you for support and maintenance.</li> </ol>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p> <p>Vermont requires that civil union partnerships be included if offering spouse coverage</p>

## Voluntary accident insurance

State	Child definition	Spouse definition
Washington	<p>Your or your spouse's natural, adopted or stepchild who is unmarried and less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Children age 26 or older are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 26 and are financially dependent on the employee for more than one-half of their support and maintenance.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>

## Accident insurance exclusions and limitations

Benefits will be payable upon proof that the injury or loss was the result of a covered accident. Benefits are never payable for an accident, injury or loss that is caused directly or indirectly by, results in whole or in part from or during, or there is contribution from any of the following: (1) self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane; or (2) suicide or attempted suicide, whether sane or insane; or (3) your participation in, or your attempt to commit a felony, or being engaged in an illegal occupation; or (4) the use of prescription drugs (unless administered on the advice of a physician in the prescribed manner); or (5) the voluntary use of illegal drugs; or (6) poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected except exposure during the course of employment; or (7) war or any act of war, whether declared or undeclared; or (8) bodily or mental infirmity, illness or disease; or (9) infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury; or (10) repetitive stress syndromes including but not limited to rotator cuff syndrome, bursitis, tendonitis, carpal tunnel syndrome, ulnar nerve syndrome, stress fractures, neuropathy, epicondylitis or neuritis; or (11) medical or surgical treatment or diagnostic procedures including any resulting complications, or when the outcome is not as planned or expected, including claims of medical malpractice; or (12) travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier; or (13) participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing; or (14) riding or driving in any motor-driven vehicle in a race, stunt show or speed test; or (15) practicing for or participating in any semi-professional or professional competitive athletics.

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information.

This presentation provides general information to the recipient. Securian Life cannot provide legal or tax advice with respect to ERISA; COBRA; Health Savings Account (HSA) laws, rules or regulations, any applicable tax laws, rules, or regulation; or any other applicable federal or state laws, rules, or regulation. Any questions regarding these topics should be directed to your legal and tax advisors.

Group accident insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in Saint Paul, MN. Product availability and features may vary by state.

This product is offered under policy form series 15-32400.





# Questions?

Contact Securian Financial at **1-888-888-1234**

## Why Securian Financial?

Your employer made a smart choice to offer group voluntary insurance from us.

At Securian Financial, we're here for family. And we're here because of it. Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.

Issued by Securian Life Insurance Company  
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