

Military Personnel Financial Services Disclosure for Life Insurance Sales

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
Life New Business • 400 Robert Street North • St. Paul, Minnesota 55101-2098

No person may sell, or offer for sale, any life insurance product to any active duty member of the Armed Forces, unless a disclosure in accordance with Section 10 of the Military Personnel Financial Services Protection Act of 2006, Pub. L. No. 109-290, is provided to such member at the time of sale or offer.

DISCLOSURE

1. Subsidized life insurance is available to members of the Armed Forces from the Federal Government under the Servicemembers' Group Life Insurance ("SGLI") program, under subchapter III of Chapter 19, Title 38, United States Code.
2. The maximum amount of insurance coverage available under the SGLI program is \$400,000. Effective 7-1-14, the premium rate for basic SGLI is 7 cents per \$1,000 per month (regardless of age). Further information on the SGLI program can be obtained by contacting Service Members Group Life Insurance at 1-800-419-1473 or at www.insurance.va.gov.
3. This life insurance product being offered to you is not offered or provided by the Federal Government, and the Federal Government has in no way sanctioned, recommended, or encouraged the sale of this life insurance product being offered.
4. This life insurance product may have the ability to accumulate cash value which, in certain instances, could be used to pay contract charges or fees. The terms and circumstances under which this contract may accumulate cash value, and where any cash value could be used to offset contract charges or fees, have been detailed for you in your contract or product prospectus.
5. No person, other than a licensed life insurance producer, has received any referral fee or incentive compensation in connection with the offer or sale of this product.
6. Consistent with state law, your contract will contain a Right to Return or Free Look provision. When you receive your contract, review it immediately. Should you decide that you do not wish to keep your contract, return it to the insurance producer or The Company that issued it within the free look period specified in your contract. Any payment that you made will then be refunded as specified in your contract.
7. The address and phone number where consumer complaints are received by the State Insurance Commissioner for the state having primary jurisdiction and duty to regulate the sale of insurance products listed on this form may be obtained on the NAIC website at http://www.naic.org/state__web__map.htm.