



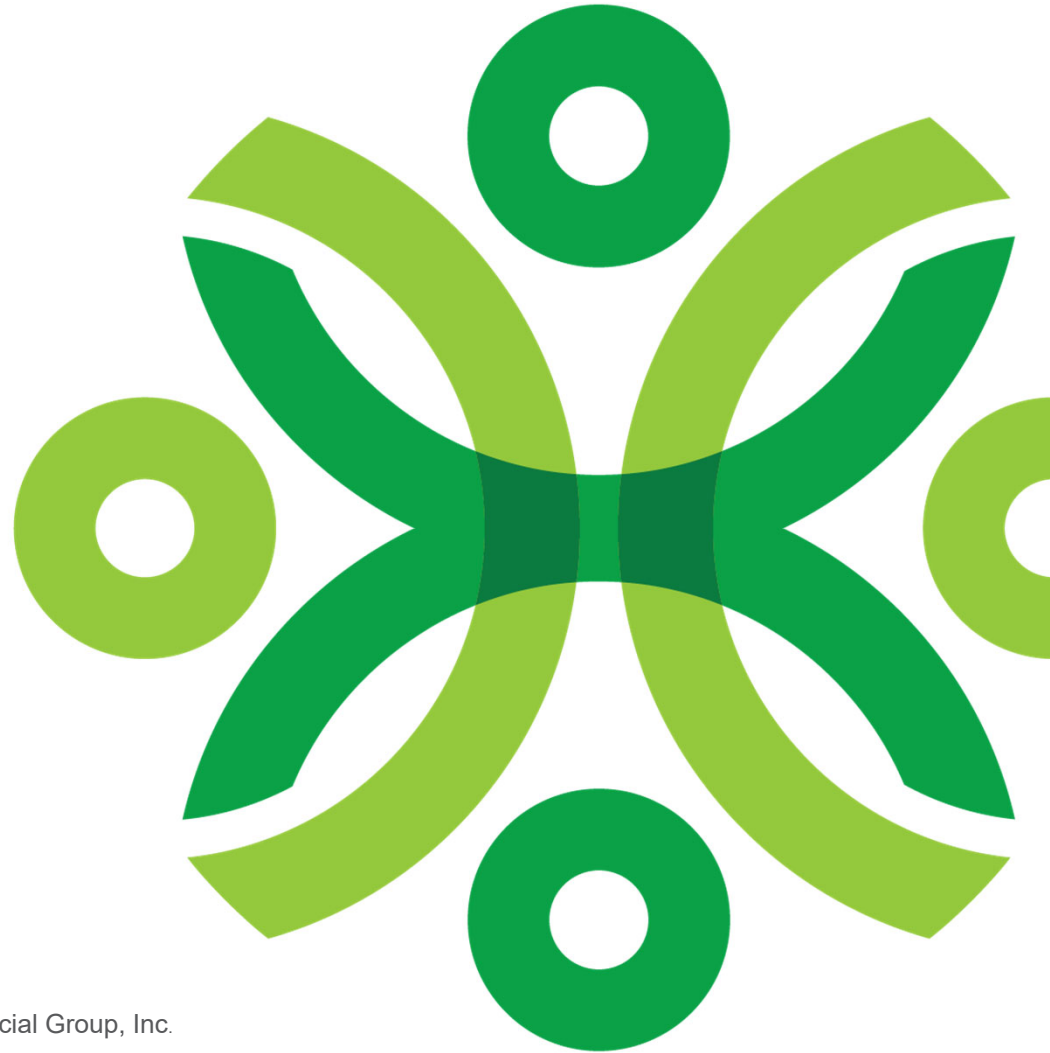
Protect your family's financial future

Group term life and accidental death and dismemberment (AD&D) insurance

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PARTNERS
FOR HEALTH

Issued by Minnesota Life Insurance Company, a subsidiary of Securian Financial Group, Inc.





Today's agenda



Group term life and AD&D insurance



Coverage options



Health questions vs. no health questions



Calculate needs and enroll





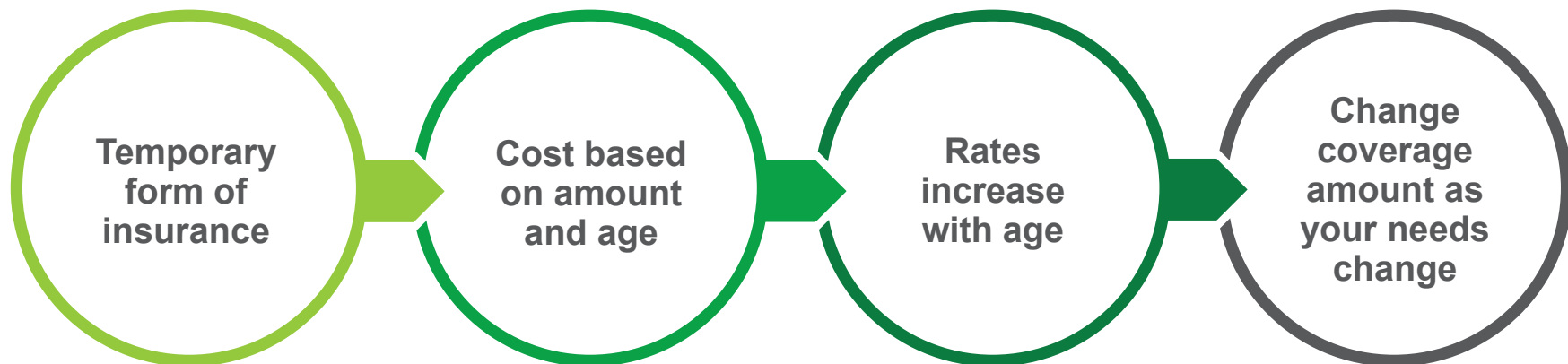
Prepare for the unexpected

- Protection during working years
- Unexpected loss of life and income
- Final and ongoing expenses
- Cost effective
- Flexible





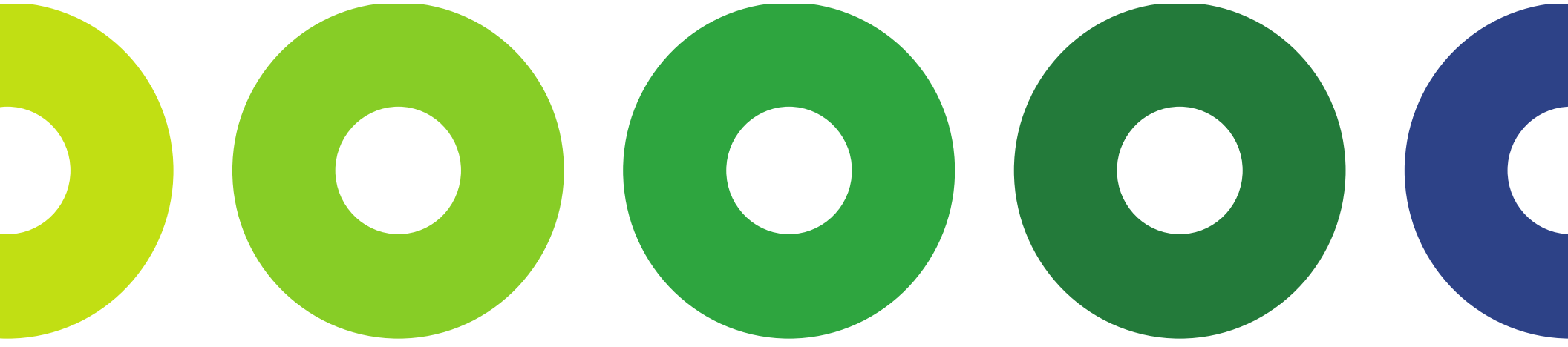
Flexible and cost-effective voluntary term life insurance





Accidental death & dismemberment (AD&D) insurance

- Accident at work or elsewhere
- Pays in addition to term life for death
- Pays percentage for loss of limb, sight, paralysis and more
- Employee only or employee + family
- Does not replace need for term life





Term life insurance coverage options

If your base annual salary is:	Basic employee term life	Basic AD&D			
		Employee	Spouse only	Spouse and child	
				Spouse	Child
Less than \$15,000	\$20,000	\$40,000	\$24,000	\$16,000	\$4,000
\$15,000-\$17,499	22,000	44,000	26,000	18,000	4,000
\$17,500-\$19,999	25,000	50,000	30,000	20,000	5,000
\$20,000-\$22,499	30,000	60,000	36,000	25,000	5,000
\$22,500-\$24,999	33,500	67,000	40,000	27,000	6,000
\$25,000-\$27,499	37,000	74,000	44,000	30,000	7,000
\$27,500-\$29,999	40,500	81,000	49,000	32,000	8,000
\$30,000-\$32,499	44,000	88,000	53,000	35,000	9,000
\$32,500-\$34,999	47,500	95,000	57,000	38,000	9,000
\$35,000 and over	50,000	100,000	60,000	40,000	10,000

Beginning at age 65, employee term/AD&D and spouse AD&D coverages reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 45 percent at age 70 and to 30 percent at age 75.

The State of Tennessee automatically enrolls you in the basic term life and basic AD&D insurance programs. The State pays for \$20,000 basic term life and \$40,000 basic AD&D (reduced amounts if age 65 or greater). If you enroll in the State's medical insurance program, you pay 100 percent of the premium for basic term life insurance in excess of \$20,000, basic AD&D insurance in excess of \$40,000, and any basic dependent term life/AD&D. Dependents enrolled in your medical plan are automatically enrolled for \$3,000 basic term life and basic AD&D as shown above.



Voluntary term

\$5,000 increments



Spouse

\$5,000 increment



Child

\$5,000 increments



Voluntary AD&D

	If your base annual salary is:	Employee	Family coverage		
			Spouse only	Spouse and Child	
			(No children)	Spouse	Child
 Voluntary AD&D single or family	Less than \$3,000	\$6,000	\$4,000	\$2,000	\$1,000
	\$3,000-\$3,999	9,000	5,000	3,000	1,000
	\$4,000-\$4,999	12,000	7,000	4,000	2,000
	\$5,000-\$5,999	15,000	9,000	5,000	2,000
	\$6,000-\$6,999	18,000	11,000	7,000	2,000
	\$7,000-\$7,999	21,000	13,000	8,000	3,000
	\$8,000-\$8,999	24,000	15,000	10,000	3,000
	\$9,000-\$9,999	27,000	17,000	11,000	3,000
	\$10,000-\$12,499	32,000	19,000	13,000	3,000
	\$12,500-\$14,999	38,000	23,000	15,000	4,000
	\$15,000-\$17,499	44,000	26,000	18,000	4,000
	\$17,500-\$19,999	50,000	30,000	20,000	5,000
	\$20,000 and over	60,000	36,000	25,000	5,000



Coverage available with no health questions



Initial eligibility

- Employee voluntary term life
- Child voluntary term life
- Voluntary AD&D



Annual enrollment

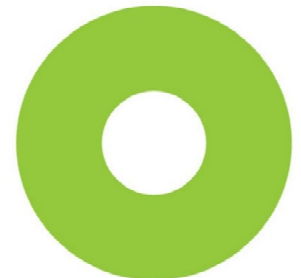
- Employee voluntary term life
- Child voluntary term life
- Voluntary AD&D



Health questions



- Three health questions
- Height and weight
- Securian review
- No loss of existing coverage
- Questions about health history, call Securian Financial 1-800-872-2214





Eliminate the guesswork, with Benefit Scout®

- Evaluate personal needs
- Step-by-step decision journey
- Ask questions

The laptop screen shows the Benefit Scout decision journey interface. At the top, there are three green bars with white text and checkmarks: "I'm single.", "I'm 30 years old with earnings of \$100,000.", and "Your benefits". Below these is a white input field with the placeholder text "Tell us about your lifestyle". Underneath the input field is a link that says "Why are we asking?". The next question is "How many hours on average do you exercise each week?" with three radio button options: "Less than 3 hours", "3 to 6 hours", and "More than 6 hours". The following question is "Do you have a job or hobby/interest that is physically demanding?" with "Yes" and "No" buttons. The next question is "Do you worry about the expenses associated with having a major illness like a heart attack, stroke, or cancer?" with three radio button options: "Yes, all the time", "Yes, but I don't lose sleep over it", and "No, I'm not worried". Below the questions is a section titled "Did you know?" with a lightbulb icon. The text says "Did you know accident, critical illness and hospital indemnity insurance payouts can be used any way you choose?". At the bottom of the form are "Back" and "Continue" buttons. The footer of the screen shows "Your savings" on the left and a "Get help" button on the right.



Learn more

- Coverage, cost and voluntary term enrollment
www.LifeBenefits.com/StateofTN
- Voluntary AD&D enrollment online in Edison
- Term life insurance video
www.LifeBenefits.com/videos/term
- Questions?
866-881-0631



This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the State of Tennessee. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy for employees and the hospitalization confinement provision for dependents.

Products are offered under policy form series 13-31526 (basic life), 12-31463 (voluntary life) and 13-31554 (voluntary AD&D).

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

Securian Financial Group, Inc.

[securian.com](https://www.securian.com)

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F88669 Rev 7-2021 DOFU 7-2021

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