



Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

Eliminating COVID-19 restrictions and more

Securian Financial remains focused on delivering high levels of service, helping customers with their insurance needs, and maintaining the company's financial strength. Your support in delivering on this focus has provided valuable insights to best navigate the unpredictable nature of a pandemic while addressing the additional risks it presents.

Since these participation limits were implemented, our promise has been to actively review these guidelines. Along the way, we have delivered on a request for transparency to enable you to make the best decisions for your customers.

While the pandemic isn't over, we feel we have developed valuable insights on how to underwrite factors that contribute to COVID-19 mortality. Instead of eliminating eligibility for entire age bands or rate classes, we are utilizing those lessons learned to consider the unique risks for each potential insured. What does that mean? Effective April 1, we are happy to announce the easement of all remaining restrictions related to the COVID-19 Participation Guidelines for all of our life products, including the SecureCare product line.

We will continue to actively monitor COVID-19 data and make decisions that enable us to continue to deliver high levels of service, help customers with insurance needs, and maintain the company's financial strength.

During challenging times like these, we are grateful for strong relationships. Thank you for your patience and your business throughout this process.

Don't forget! Our eApp can also help you get clients insured fast!

When financial professionals use eApp and ePolicy Delivery, they are able to get policies issued up to 30 days faster than when they submit applications traditionally. To learn more about our eApp and other digital capabilities that can save you and your clients time, view the video below.

[View video](#)

Contact us

Questions?

Please call our Life Sales Support Team at **1-888-413-7860, option 1**



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For more information about the rating agencies and to see where our ratings rank compared to other ratings, please see our website at securian.com/ratings.

Product features and availability may vary by state.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

SecureCare refers to a line of hybrid life/long-term care insurance products issued by Minnesota Life Insurance Company, including SecureCare Universal Life and SecureCare III, a non-participating whole life policy with long-term care. SecureCare (including SecureCare Universal Life and/or SecureCare III) may not be available in all states. Product features, including limitations and exclusions, may vary by state. SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those agreements. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their products.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by 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 St. 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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