



SecureLink Chronic Illness Access™ Fixed Indexed Annuity

Insurance products issued by:
Minnesota Life Insurance Company

Experience sales success

with SecureLink Chronic Illness Access™



SecureLink Chronic Illness Access and the Accelerated Death Benefit Rider¹ (automatically included for an additional cost) offers a unique and flexible solution for your clients' needs, making it easier for you to engage new prospects and earn more business.

1. In certain states this rider is named the Roll-up Death Benefit with Enhanced Surrender Value Rider. Please refer to the SecureLink Chronic Illness Access Quick Facts for product features, variations and terminology used in each state.



8%
death benefit roll-up²

Flexibility
to access the death benefit
if needs arise

No underwriting,³
making it easy for you to
place new business

2. In most states, the maximum Roll-up Value (200%) is based on contract value, which can grow based on interest earned, or decline due to rider charges. As a result, once the death benefit reaches the maximum, it may fluctuate up or down as the contract value changes. In New Jersey, the maximum is 200% of the purchase payment less withdrawals.

3. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six Activities of Daily Living.

Annuity Sales Desk: 1-866-335-7355



Step 1

Use our [Top 10 prospecting ideas](#) to identify potential candidates. Be sure to consider re-prospect those who didn't become repeat clients.

Step 2

Use these consumer-friendly materials to host a seminar and position yourself as a go-to resource for health care.

Health care sound strategy

Health care seminar

Seminar invite

Learn
more



Contact the
Annuity Sales Desk
at **1-866-335-7355**

or



[view our e-toolkit](#)
to learn more



An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. There are charges and expenses associated with annuities, such as surrender charges for early withdrawals.

The SecureLink Chronic Illness Access fixed indexed annuity and Accelerated Death Benefit are not long-term care insurance. They are not a qualified benefit under the Internal Revenue Code. The Accelerated Death Benefit is automatically included in every contract and provides an option to accelerate death benefit proceeds in the event that the owner becomes chronically or terminally ill. Withdrawals or surrender of contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal.

Some products and features may not be available in all states and features may vary by state. Not all products, features and optional benefits are available from all firms. Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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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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