



Life insurance grace period extension

Amid current events, Securian Financial's Individual Life Insurance Division has enacted the following grace period extension for individual life insurance policies:

- Policies that were set to lapse between March 4, 2020, and June 1, 2020, will have their grace period extended by 60 days, or until the end of the state-mandated leniency period, if later.
- Policies that lapsed between March 4 and March 31, 2020, are currently being reviewed to extend their grace period.
- Securian Financial will automatically stop policies from lapsing. A request to your in-force team is not needed from you, as this will be automatically applied.

It is important to note that we are not waiving premium payments. Premium notices will continue to be mailed out, policy charges will still accrue, and we will still accept premium payments. Furthermore, individuals who are otherwise facing financial hardship during the COVID-19 crisis are encouraged to contact Securian Financial to discuss payment options.

We will continue to monitor this program and may adjust it over time to ensure state requests are met.



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Questions?

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

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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