

CREDIT PROTECTION

Safeguard your family

Credit insurance can help ease financial concerns for you and your family if the unexpected occurs.

If you were to die or become disabled, how long would you and your family be able to pay your bills?



35%

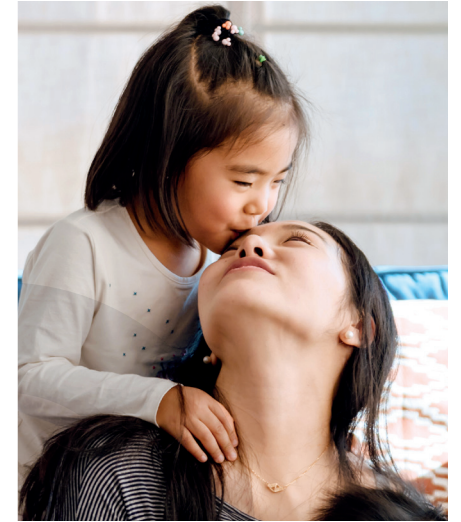
More than one-third (35%) of all households would experience adverse financial effects within a month if a primary wage earner died.

LIMRA, 2018 Insurance Barometer.

69%

More than two thirds (69%) of Americans have less than \$1,000 in savings. That will disappear quickly if you're unable to work due to illness or injury.

Council for Disability awareness,
Paycheck Protection for Millennials 2016



1 in 4

1 in 4 20-year-olds can expect to miss a year of work due to a disability before retirement.

Council for Disability Awareness,
Disability Statistics, 2018

Safeguard your family

Credit insurance helps meet the gap between the coverage you need and any life or disability insurance you may have.

Credit life insurance

Designed to reduce or pay off the insured balance of your loan if you die.

Credit disability insurance

Designed to pay your loan payments (up to the contract limit) if you become disabled due to illness or injury and are unable to work.

Exclusions

This information is intended to serve as a general guide to Credit Insurance coverage. Depending upon your state of residence, Credit Life Insurance may not cover suicide that occurs within six, 12 or 24 months of enrolling in the plan (in Idaho, within six months). Also, in some states, Credit Life Insurance may not cover pre-existing medical conditions.

Depending upon your state of residence, Credit Disability Insurance benefits may not be provided if illness or injury is the result of one or more of the following: (1) self-inflicted, (2) normal pregnancy, (3) war-related injury, or (4) illness, or medical conditions for which the insured debtor received or had medical treatment, advice or diagnostic tests either for that same condition or a related condition within the six month period immediately prior to the effective date of his or her insurance under this policy and which results in total disability commencing within six months after the effective date of the insured debtor's coverage under this policy (Item (3) not applicable in Idaho).

Note: Some exclusions are not in force in every state or may vary due to state-specific requirements. Verify state-specific exclusions and requirements.

In New York, Credit Disability Insurance benefits are not provided if illness or injury is the result of one or more of the following: (1) self-inflicted injuries, (2) war-related injury, or (3) illness, or medical conditions for which the insured debtor received or had medical treatment, advice or consultation within the six month period immediately prior to the effective date of his or her insurance under this policy and which results in total disability commencing within six months after the effective date of

How you could benefit

Protection – Helps reduce the financial burden on your family in the event of your disability or death.

Convenience – Done at the time of loan application

Eligibility – Available up to the age of 65 and even up to 70 in some states. Also, a medical exam is usually not required, although, general health questions may be asked.

No obligation for 30 days

You have 30 days to review the plan and make sure it lives up to your expectations. During this period, you can cancel the coverage without obligation and any premiums paid will be refunded.

the insured debtor's coverage under this policy (exclusive of acute infectious diseases of the upper respiratory tract and other diseases generally considered medically as not adversely affecting future health).

Disclosures

Payment Protection Credit Insurance is not a deposit or obligation of or guaranteed by your financial institution or its Affiliates. Payment Protection is not insured or guaranteed by an agency of the federal government. Your credit approval cannot be conditioned on whether you purchase Credit Insurance. You may obtain insurance to protect your loan from an entity not affiliated with your financial institution.

This advertises the following Group Credit Insurance Policy Forms: Minnesota Life MHC-XX-4000 series and XX-60000 series, and Securian Life XX-60000 series, as well as any applicable state variations.

Insurance products are issued by Minnesota Life Insurance 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 insurer in New York and does not do 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.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates



INSURANCE
INVESTMENTS
RETIREMENT

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2015, 2018 Securian Financial Group, Inc. All rights reserved.

F75496-7 Rev 12-2018 DOFU 12-2018
575298