

# Advantage Elite Term Life Insurance

## Product Highlights



### Special features

- Competitive premiums from 5, 10, 15, 20 and 30-year level premium durations
- Conversion privileges throughout the level term period
- Conversion credits with Advantage Elite 5, equal to the first year annual premium paid

Product details		
<b>Issue ages*</b>	Advantage Elite 5: 16 – 80 Advantage Elite 10: 16 – 80 Advantage Elite 15: 16 – 70 Advantage Elite 20: 16 – 65 Advantage Elite 30: 16 – 50	
<b>Renewable</b>	To age 95	
<b>Policy fee</b>	\$60 (not commissionable)	
<b>Agreements available</b>	Waiver of Premium, Accelerated Death Benefit, Family Term Agreement — Child	
<b>Underwriting classes</b>	Preferred Select, Non-Tobacco Preferred Non-Tobacco Preferred Tobacco Non-Tobacco Plus	Standard, Non-Tobacco Standard, Tobacco Special Risk, Non-Tobacco Special Risk, Tobacco
<b>Premium bands</b>	\$100,000 – \$249,999 \$250,000 – \$999,999 \$1,000,000+	
<b>Minimum face</b>	\$100,000	
<b>Maximum face</b>	For amounts over \$10 million, call your underwriter	
<b>Conversions</b>	Allowed	
<b>Conversion period</b>	Convertible throughout level term duration, to maximum of the anniversary nearest age 75, or five years from policy issue	
<b>Conversion credits</b>	Advantage Elite 5 provides conversion credits equal to the first year annual term premium paid; this credit can be applied to the new policy as premium or cash value, or taken in cash by the policyholder	
<b>Modal factors</b>	Semi-annual: .51 x total annual premium Quarterly: .26 x total annual premium Monthly: .0875 x total annual premium These factors apply to all payment methods	

\*Maximum issue age restriction in PA, IN, OR and WA. See illustration software for specific information

### Minnesota Life Insurance Company

A Securian Company  
www.minnesotalife.com

400 Robert Street North, St. Paul, MN 55101-2098  
651.665.3500 • 651.665.4488 Fax  
©2008 Securian Financial Group, Inc. All rights reserved.

07-400 00-900 00-931 00-904

F66059-2 4-2009  
DOFU 4-2009  
A01158-0309

**For financial professional use only. Not for use with the public.**

**MINNESOTA LIFE**

A Securian Company