securian FINANCIAL®

NEW BUSINESS EMAIL ENHANCEMENTS

Frequently asked questions

What's changing?

We are enhancing all automated emails in our new business process for individual life and SecureCare™ cases. Updates include:

- Cleaner, more modern email layouts and refreshed branding
- Clearer wording and calls to action
- Better visibility into required next steps
- More consistency across communications.

Note: these changes do not apply to CWMG firms.

Do I need to do anything different?

No, these changes happen at our end. You will simply start receiving refreshed communications that are more specific and easier to act on than they were previously.

Why is this happening now?

Your feedback told us our communications needed a full refresh. This is one of several initiatives we're working on to help make it easier to do business with us.

Who do I contact if I need help?

Your case manager contact will continue to be your relationship contact.

Can I send you my suggestions?

Absolutely, please email amplifyfeedback@securian.com.

Are these the only changes you have planned?

No, this is just the first wave. Additional improvements are planned in the months ahead, and multiple initiatives are also underway to improve our underwriting experience and service. We'll share more as that work progresses.

Questions?

Contact your case manager.

Feedback?

Email amplifyfeedback@securian.com.

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

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge(which we refer to as expense charges). These charges may increase over time, and these products may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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