



Reinsurance capacity and retention limits

In the competitive large-case market, Securian Financial is committed to helping you pursue larger opportunities with confidence through experienced underwriting expertise, competitive retention limits and strong capacity.

The numbers and guidelines below provide a snapshot of our large-case strengths and how we can help support your business.

Automatic binding limits^{1,2}

Individual Life - Permanent		Joint Life ³	
Age	Face amount	Age	Face amount
0-70	\$50,000,000	0-70	\$50,000,000
71-75	\$50,000,000	71-75	\$30,000,000
76-80	\$30,000,000	76-80	\$30,000,000
81-85	\$5,000,000	81-85	\$5,000,000
86+	Facultative	86+	Facultative
Professional Athlete	Facultative	Professional Athlete	Facultative

Retention limits^{1,2}

Individual Life – Permanent		Joint Life ³		Individual Life – Term	
Age	Face amount	Age	Face amount	Age	Face amount
0-70	\$10,000,000	19-70	\$10,000,000	0-70	\$5,000,000
71-75	\$5,000,000	71-75	\$5,000,000	71-75	\$5,000,000
76-80	\$2,500,000	76-80	\$5,000,000	76-80	\$2,500,000
81-85	\$1,500,000	81-85	\$2,500,000	81-85	\$1,500,000
86+	\$0	86+	\$0	86+	\$0

1. Automatic binding and retention limits may vary by product, and be reduced by age, mortality assessment and for professional athletes.
2. This represents the maximum potential limits for standard lives or better.
3. Joint Life limits are based on oldest actual age and both lives being standard or better.

Jumbo limits

Individual Life		Joint Life	
Age	Face amount	Age	Face amount
0-80	\$65,000,000	0-80	\$65,000,000
81+	\$50,000,000	81+	\$50,000,000

Key definitions

Internal retention limits The amount of risk Securian Financial is willing to take on without using facultative reinsurance.

Automatic binding limits The maximum amount Securian Financial can automatically issue without sending a case through reinsurance.

Jumbo limits The sum of all in-force coverage plus pending formal applications to be placed with all companies.



Scan the QR code for additional underwriting guidelines, product details and rate class information.



Questions? Contact your dedicated sales team

1-833-365-0329 (BD)

1-888-413-7860, option 2 (IDG)

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

Product features and availability may vary by state.

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 policies may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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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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