



Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

CART – Second Death: Premiums rates per \$1,000

Issue Age	Duration									
	1	2	3	4	5	6	7	8	9	10
16-24	0.16	0.36	0.57	0.71	0.84	0.96	1.10	1.25	1.40	1.53
25	0.16	0.36	0.57	0.71	0.86	0.98	1.12	1.28	1.42	1.60
26	0.16	0.36	0.57	0.72	0.86	0.99	1.15	1.29	1.47	1.62
27	0.16	0.36	0.57	0.74	0.88	1.02	1.17	1.35	1.51	1.70
28	0.16	0.36	0.57	0.75	0.91	1.03	1.22	1.38	1.58	1.76
29	0.16	0.36	0.57	0.77	0.93	1.07	1.24	1.44	1.64	1.83
30	0.16	0.36	0.57	0.78	0.97	1.09	1.31	1.49	1.71	1.92
31	0.16	0.36	0.57	0.78	0.98	1.15	1.36	1.56	1.79	2.04
32	0.16	0.36	0.57	0.78	0.99	1.20	1.42	1.64	1.86	2.09
33	0.16	0.36	0.57	0.78	0.99	1.21	1.42	1.64	1.87	2.10
34	0.16	0.36	0.57	0.78	1.00	1.21	1.43	1.65	1.87	2.10
35	0.16	0.36	0.57	0.78	1.00	1.21	1.43	1.65	1.87	2.11
36	0.16	0.36	0.57	0.78	1.00	1.21	1.43	1.65	1.88	2.12
37	0.16	0.36	0.57	0.78	1.00	1.21	1.43	1.66	1.88	2.12
38	0.16	0.36	0.57	0.78	1.00	1.21	1.43	1.66	1.89	2.14
39	0.16	0.36	0.57	0.78	1.00	1.22	1.44	1.66	1.90	2.15
40	0.16	0.36	0.57	0.79	1.00	1.22	1.44	1.67	1.91	2.17
41	0.16	0.36	0.57	0.79	1.00	1.22	1.45	1.68	1.93	2.20
42	0.16	0.36	0.57	0.79	1.01	1.23	1.46	1.70	1.95	2.23
43	0.16	0.36	0.58	0.79	1.01	1.23	1.47	1.71	1.97	2.26
44	0.16	0.36	0.58	0.79	1.01	1.24	1.48	1.72	1.99	2.29
45	0.16	0.37	0.58	0.80	1.02	1.25	1.49	1.75	2.03	2.34
46	0.16	0.37	0.58	0.80	1.02	1.26	1.51	1.77	2.06	2.39
47	0.16	0.37	0.58	0.80	1.03	1.27	1.53	1.80	2.10	2.46
48	0.16	0.37	0.58	0.81	1.04	1.28	1.54	1.83	2.15	2.52
49	0.16	0.37	0.58	0.81	1.04	1.29	1.56	1.85	2.19	2.60
50	0.16	0.37	0.59	0.81	1.05	1.30	1.58	1.89	2.26	2.70
51	0.16	0.37	0.59	0.82	1.07	1.33	1.62	1.95	2.34	2.82
52	0.17	0.38	0.60	0.84	1.09	1.36	1.66	2.01	2.43	2.96
53	0.17	0.39	0.61	0.85	1.10	1.38	1.70	2.07	2.52	3.10
54	0.18	0.39	0.62	0.86	1.13	1.42	1.75	2.15	2.62	3.26
55	0.18	0.40	0.63	0.88	1.16	1.46	1.83	2.26	2.80	3.48
56	0.19	0.41	0.64	0.90	1.19	1.53	1.92	2.40	2.99	3.77
57	0.20	0.42	0.66	0.93	1.24	1.59	2.03	2.56	3.23	4.05
58	0.20	0.43	0.67	0.95	1.27	1.65	2.13	2.70	3.42	4.34
59	0.21	0.43	0.68	0.97	1.31	1.71	2.23	2.86	3.66	4.69
60	0.21	0.44	0.70	0.99	1.35	1.79	2.34	3.04	3.94	5.11

Issue Age	Duration									
	1	2	3	4	5	6	7	8	9	10
61	0.21	0.45	0.70	1.00	1.37	1.85	2.46	3.23	4.27	5.77
62	0.21	0.45	0.71	1.03	1.44	1.94	2.63	3.53	4.78	6.34
63	0.22	0.46	0.73	1.07	1.51	2.06	2.82	3.82	5.15	6.95
64	0.22	0.46	0.75	1.11	1.59	2.19	3.04	4.17	5.73	7.80
65	0.22	0.47	0.77	1.15	1.69	2.35	3.28	4.57	6.34	8.68
66	0.22	0.48	0.79	1.22	1.79	2.62	3.69	5.27	7.29	10.21
67	0.22	0.49	0.82	1.31	2.02	2.94	4.30	6.08	8.68	11.55
68	0.22	0.50	0.86	1.40	2.21	3.26	4.83	6.87	9.51	13.07
69	0.22	0.51	0.91	1.51	2.43	3.65	5.44	7.81	10.83	14.70
70	0.23	0.52	0.96	1.64	2.69	4.09	6.17	8.90	12.38	16.77
71	0.23	0.55	1.00	1.71	2.80	4.51	6.97	10.01	14.16	20.04
72	0.23	0.58	1.10	1.94	3.30	5.10	7.98	11.78	17.19	23.35
73	0.24	0.61	1.22	2.25	3.85	6.07	9.08	13.68	19.80	27.40
74	0.25	0.65	1.35	2.61	4.59	7.33	10.74	15.79	22.87	31.84
75	0.26	0.69	1.52	3.03	5.49	8.70	12.91	18.14	26.26	36.48
76	0.28	0.85	2.01	4.08	6.97	10.82	15.07	22.00	30.87	43.56
77	0.32	1.10	2.64	5.19	8.76	12.78	18.23	26.45	37.46	53.15
78	0.38	1.40	3.30	6.29	10.27	14.61	21.81	31.27	45.22	64.32
79	0.46	1.73	3.99	7.37	11.81	16.58	25.45	36.15	52.59	75.90
80	0.52	2.01	4.51	8.18	13.14	19.34	29.12	40.26	60.27	87.06

Calculation method for CART-SD rates

1. Calculate the Adjusted Average Issue Age.
 - a. To determine the Adjusted Average Issue Age, first determine the adjusted issue age of each insured:
 - i. If the proposed insured is male smoker or unisex smoker, add four years to the insurance age.
 - ii. If the proposed insured is female nonsmoker, subtract four from the insurance age.
 - iii. All other proposed insureds use non-adjusted insurance age.
 - b. Calculate the average age of the two insureds (drop the remaining fraction). This is the Adjusted Average Issue Age.
2. Using the Adjusted Average Issue Age, read the applicable rate for the desired duration from the attached rate table.
3. Multiply this rate by the numerical factor of the ratings for each of the insureds (e.g. Standard, Table C, Table F, etc.). Your underwriter will determine the rating on each insured.
4. Multiply the rate determined in Step 3 by the number of units of coverage (in 1000s).
5. Add the \$200 policy fee to the premium from step 4.

Letter rating	Numerical factor
Standard	1.00
A	1.25
B	1.50
C	1.75
D	2.00
E	2.25
F	2.50
H	3.00
J	3.50
L	4.00
P	5.00

Example

Assume the two insureds below are applying for an CART-SD policy for \$2 million in face amount.

First year premium would be:

1. Adjusted average issue age:
 - a. Adjusted issue age of insured 1: $63 + 4 = 67$
 - b. Adjusted issue age of insured 2: $66 - 4 = 62$
 - c. Average adjusted issue age: $(67 + 62) \div 2 = 64.5 = 64$ (drop the remainder)
2. Read the applicable rate from the table:
 - a. Rate at Adjusted Average issue age for 1st year = .22
3. Multiply this rate by the numerical factor of the ratings:
 - a. $.22 \times (1.75 \times 3.00) = 1.155$
4. Multiply the rate from step 3 by the number of units of coverage:
 - a. $1.155 \times (2,000,000 \div 1,000) = \$2,310.00$
5. Add the \$200 policy fee to the premium from step 4:
 - a. $\$2,310.00 + \$200 = \$2,510.00$
 - b. First year premium = \$2,510.00

	Insured 1	Insured 2
Age	63	66
Sex	Male	Female
Smoking status	Smoker	Nonsmoker
Rating	Table C (1.75)	Table H (3.00)

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, and Surrender Charge (which we refer to as expense charges). (This policy may contain restrictions, such as surrender periods.)

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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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Form numbers: ICC13-470, 13-470, SL-13-470

Not a deposit - Not FDIC/NCUA insured - Not insured by any federal government agency - Not guaranteed by any bank or credit union