



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



# Illustration Regulation AG 49-A

The National Association of Insurance Commissioners (NAIC) has made enhancements to Actuarial Guideline 49 (now referred to as AG 49-A). All carriers are required to comply with these new indexed universal life (IUL) illustration regulations by December 14, 2020.

The following are Securian Financial's transition details and deadlines:

**Products impacted:**

- Eclipse Accumulator IUL
- Eclipse Protector II IUL
- Eclipse Survivor II IUL
- Eclipse IUL-NY

**Important dates:**

- **Friday, November 20, 2020** — Illustrations based on the old AG 49 guidelines will no longer be available after this date.

- **Saturday, November 21, 2020 noon - Central Time** — Updated, AG 49-A compliant illustrations available.
- **December 11, 2020, 3:00 p.m. Central Time** — to place a case under the old AG 49 guidelines, cases need to be **UNDERWRITTEN, APPROVED, PAID and DELIVERED** (delivery receipt signed) with a **signed illustration run no later than November 20, 2020.**
  - **Cases that have not completed the above requirements by this time will require a new, signed AG 49-A compliant illustration.**
- This is a regulatory requirement and **NO EXCEPTIONS** will be made.
- **Nevada and Oregon only.** AG 49-A compliant illustrations are pending state approval. Cases for these states need to be paid and delivered by 3:00 p.m. December 11, 2020 with a signed illustration run no later than November 20. Otherwise products in those states will be unable to be issued until the updated illustrations are approved. Approval timing could vary by product.

**Note:** There may be situations in which you receive an illustration upon policy delivery containing old AG 49 guidelines. If this occurs, you will be asked to supply a new, signed AG 49-A compliant illustration.

For more information on this regulation and how it impacts your business with Securian Financial, please view our Frequently Asked Questions (FAQ) document.

[View FAQ >](#)

## Contact us

### Questions?

Please call our Life Sales Support Team at **1-888-413-7860, option 1**



INSURANCE  
INVESTMENTS  
RETIREMENT

Connect with us



This information may not apply for executive benefits business.

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

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its affiliates, have a financial interest in the sale of their products.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

**For financial professional use only. Not for use with the public.** This material may not be reproduced in any form where it would be accessible to the general public.

View this email as a [web page](#).

This is an operational communication from Securian Financial and may not be opted out of. It is intended to notify or inform you of critical changes to the products or services you and Securian Financial provide. It was sent to you regardless of your marketing email preferences. If you would like to manage your preferences for future marketing communications visit our [profile center](#). We respect your privacy. We will not release your email address for any purpose.

**Securian Financial Group, Inc.**

**[securian.com](#)**

400 Robert Street North, St. Paul, MN 55101-2098  
©2020 Securian Financial Group, Inc. All rights reserved.

F95296 10-2020 DOFU 10-2020  
1354564