



Essential insurance for smart life planning

Group term life and accidental death and dismemberment (AD&D)

State of New Mexico and Local Public Body Agencies





Today's agenda



Why term life and AD&D



Coverage options and cost



Enrollment



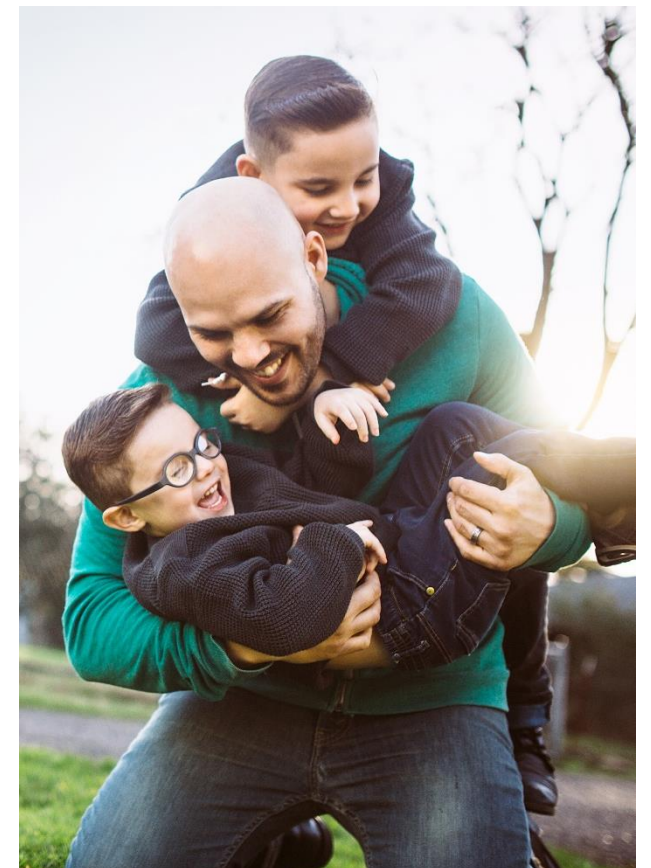
Beyond active employment



Additional resources



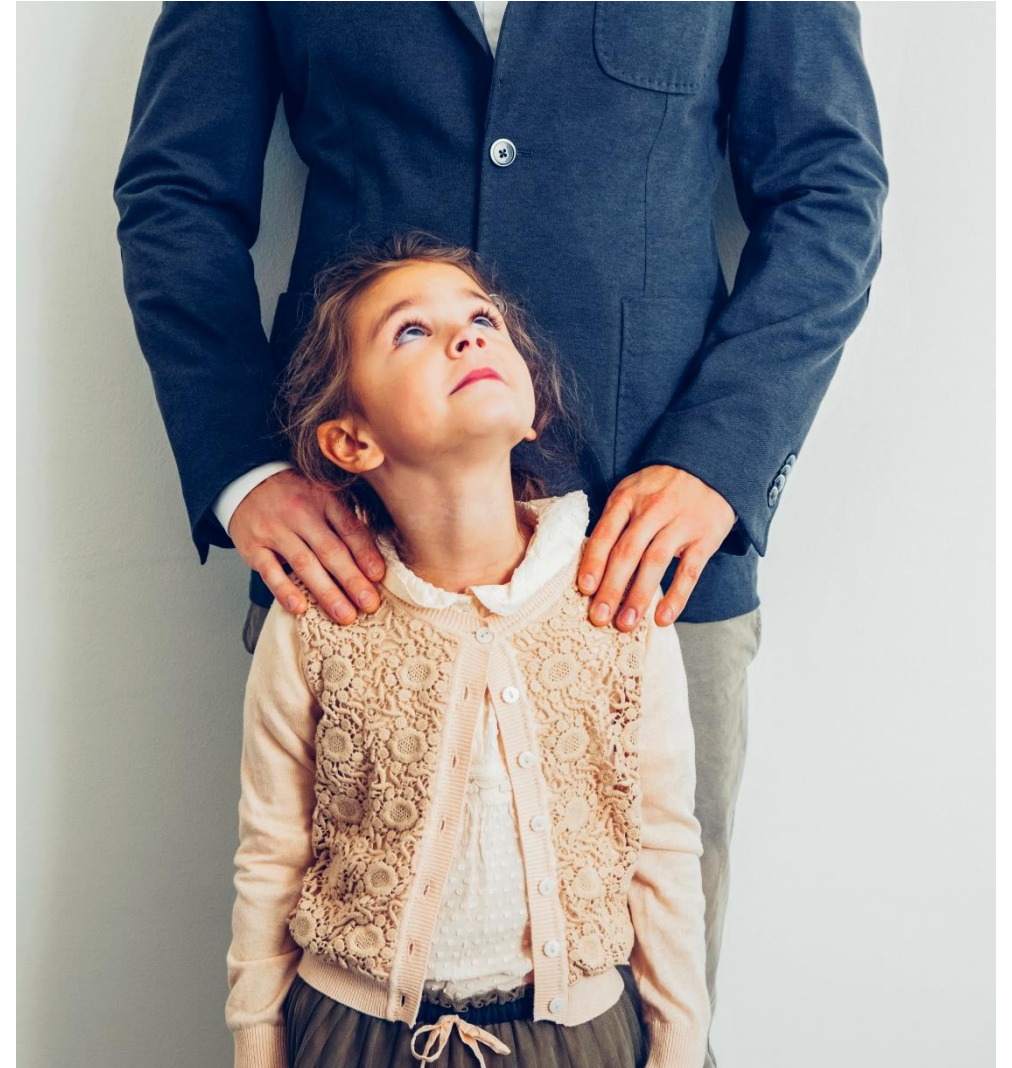
Why life insurance matters





Prepare for the unexpected

- Protection during working years
- Flexible
- AD&D benefit is two-fold





Your coverage options and cost





Coverage options



Basic
Employer paid



Additional
\$10,000 increments



Spouse/domestic partner
\$10,000 increments



Child
\$5,000, \$10,000 or \$15,000

**Matching
AD&D**



Cost structure





Cost scenarios

Employee age 30, spouse/dp age 30

Coverage	\$200,000	Spouse/dp \$50,000	Child \$15,000	\$26.80 total monthly premium
\$0.100	\$20.00	\$5.00	\$1.80	

Employee age 40, spouse/dp age 40

Coverage	\$200,000	Spouse/dp \$50,000	Child \$15,000	\$34.30 total monthly premium
\$0.130	\$26.00	\$6.50	\$1.80	

Employee age 50, spouse/dp age 50

Coverage	\$100,000	Spouse/dp \$25,000	Child \$15,000	\$39.30 total monthly premium
\$0.300	\$30.00	\$7.50	\$1.80	



Paying your premium

- Quarterly bill sent to your home by Securian Financial
- Monthly EFT is an option
- EFT form available on LifeBenefits.com/plandesign/sonm



Evidence of insurability

- Answer a few simple health questions
- *If* an exam is needed
 - Examiner will come to you
 - Day / night / weekend
 - Approximately 20 minutes
 - No cost to you





Enroll

Enroll online at
LifeBenefits.com/plandesign/sonm

Need your user ID or password?
Call Securian Financial at 877-282-1752





Designate or update your beneficiaries

Primary beneficiary(ies) — The person(s) named will receive the benefit

Beneficiary full name, address and phone number	Date of birth	Relationship	Social Security number	Share % (for primary beneficiaries must total 100%)
Mary Doe, 123 4 th street Anywhere, MN 12345 (123) 456-7891	12-16-1965	Daughter	XXX-XX-XXXX	100%

Contingent beneficiary(ies) — If the primary beneficiary(ies) is no longer living, the benefit is paid to this person(s)

Beneficiary full name, address and phone number	Date of birth	Relationship	Social Security number	Share % (for primary beneficiaries must total 100%)
Nancy Doe, 5 Main Street Anywhere, MN 12345 (123) 456-7891	05-15-1978	Sister	XXX-XX-XXXX	100%

Designate online at **LifeBenefits.com/plandesign/sonm**



Beyond active employment

Portability

- No EOI required
- Rates are higher than active employees
- Port coverage continues to age 80
- 31 days

Conversion

- No EOI required
- Convert coverage to a permanent policy
- Rates are higher than active and ported coverages
- 31 days



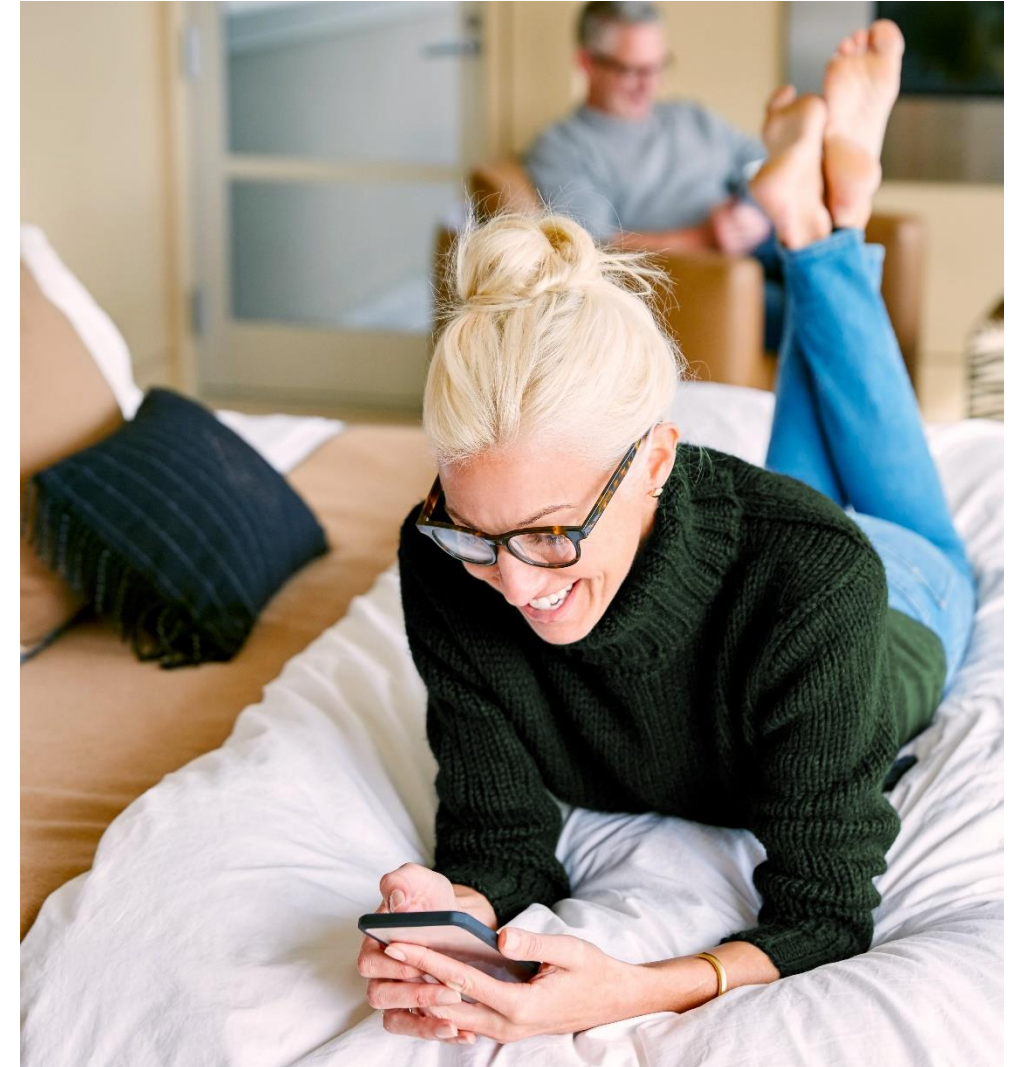
Additional resources





Additional resources

- **Contact Securian Financial**
at 1-855-750-2051
- **Plan summaries**
at my table
- **Term life insurance video**
www.LifeBenefits.com/videos/term
- **Term vs permanent video**
www.LifeBenefits.com/videos/considerations
- **Insurance needs calculator**
www.LifeBenefits.com/insuranceneeds





Thank you

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the State of New Mexico. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. All election or increases are subject to the actively at work requirement of the policy.

Products offered under policy form series MHC-96-13180-30.

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