



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



Get ready for more rewarding term conversions

Thanks to our year-end term conversion program, it will soon be more rewarding than ever before when you help a client convert an existing term policy.

Normally, when your client converts a term policy within the first 24 months to a Securian Financial permanent policy, the term conversion credits are also deducted from the commissionable target premium, commonly referred to as a “target offset.”

But beginning October 1, 2020, and continuing for the rest of the year, Securian Financial will waive target offsets for qualifying cases, helping to put a little more commission in your pocket.

Program details

- **Benefit:** Target offset is waived on permanent product
- **Eligible policies:** Term policies less than 25 months old placed before October 1, 2020
- **Time frame:** Term conversions occurring between October 1, 2020, and December 31, 2020, with resulting permanent policy's initial premium paid on or before December 31, 2020

Commission rules that apply to converted term contracts are unchanged. The program modifies the rules for the permanent policy that a term policy is converted to.

We will not reduce target on the permanent policy if the conversion happens during the first 24 months of the term policy.

Please contact your Life Sales Support Team to learn more. For more information about term conversion opportunities, read [this flyer](#).



Term strategy kit

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Protection planning for your clients' life stages

[Read flyer >](#)



Three-bucket policy approach

[Learn more >](#)

