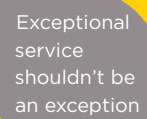


We don't consider our service exceptional –
our clients do.

It's not luck that our clients stay with us. We bring to the market a unique blend of service and innovation that our clients say makes us stand out. This approach to service has established us as a premier provider of group insurance services. To us, it's not exceptional - it is simply our way of life.



Exceptional
service
shouldn't be
an exception

It's the little things

Both Minnesota Life and Securian Life are known for one thing – offering great service to our clients. It doesn't matter if they have been a client for 60 years or 60 days, we strive to deliver the same level of outstanding service.

Our service culture is built on the idea that everyone is in the business of client satisfaction. We listen to our clients and work to always do the right thing by them. Whether helping implement a new client's plan or responding to the questions of policyholders, we treat every client request as though it were special – because to us they are.

Our associates take pride in their work and it shows. We do whatever it takes to find solutions for our clients. To us, this idea is not extraordinary – it is just part of what we do every day.

It may be as simple as:

- listening compassionately to a beneficiary submitting a claim.
- staying late to be sure the deadlines we promised are kept.
- pitching in to help answer calls to reduce wait times.

We know it is the little things we do each day that add up to the larger client experience.

The proof is in our results

We know that our style of service is working.

- 98 percent of our clients would recommend us to another company¹
- 99 percent client satisfaction¹

Why? An independent satisfaction survey¹ found that our clients say we are:

- Easy to do business with
- A company they can trust
- A valued partner for their company

¹ Independent satisfaction survey, Gestalt, Inc. 2009.





Keeping it personal

Luke reviewed the information for his group life insurance enrollment, but still had a specific question. He sent an e-mail to the carrier's web site and expected to hear back tomorrow, or the next day ... maybe. But just a short while later, he saw a response from LifeBenefits.com in his inbox – and it wasn't an auto-response! Breanna, the Minnesota Life administrator for Luke's plan, had responded personally and promptly with the details he needed. Fast, accurate responses from real people. That's how we keep technology personal.

Keeping the human touch

Our approach to technology is simple - we listen. We listen to what clients want and what frustrates them. We listen to the buzz in the technology industry to learn about the newest trends and products. We listen to the advice of outside technology experts. We listen to the client and try to identify ways to make their processes simpler, more efficient or to remove the work altogether. We take what we hear and use it to help create customized technology solutions for our clients.

Staying ahead of the curve

Finding innovative solutions to meet clients' needs is a hallmark of our service. From building technology systems in-house that offer the flexibility our clients need to finding ways to integrate with the newest benefit platforms of clients or their TPAs, we are always looking for ways to stay ahead of the curve.

To us, technology is not a bargaining chip. We don't wait until the end of a rate guarantee to offer the newest technologies - instead we make any advances available to current clients the same time they are available to new clients.

Raising the bar

We are consistently first to market with creative technology solutions for large life plans including:

- Internet enrollments and VGUL transactional capabilities
- Electronic signature
- Electronic delivery of documents
- Online self-scheduling of paramedical exams
- Online report builder delivering immediate customized reports to clients

We don't focus on being first - we focus on being better. We listen to what clients want and what frustrates them. We listen to the buzz in the technology industry to learn about the newest trends and products. We listen to the advice of outside technology experts. We use this feedback to adapt and evolve our existing technologies to provide better solutions for all of our clients.



Treating people like people

It's hard to make a call in the midst of sorrow. So June was caught off guard when she heard Leanne's soothing voice - "I'm so sorry for your loss." It was genuine. It was real. It's all part of our practice of treating people like people.

The feeling is mutual

Our mutual heritage distinguishes us in the group insurance industry. For us, mutuality means doing what is right for our customers while acting in the best long-term interest of our organization.

The choice of our parent company to maintain its mutual holding company structure offers flexibility to manage change and provide long-term value for our customers.

Staying power

Our culture fosters long-term relationships, especially with our employees. We view our associates as our most valuable resource and key to our excellent service. Over 45 percent of our Group associates have been with us for 10 years or more. And of those, nearly 25 percent have over 20 years of service. That means the experienced individuals who handle your business today are likely to be the same people you will work with tomorrow and in years to come.

Strength you can count on

To us, clients are not just a contract number. We know that we play an important part in the financial well-being of their employees and we will remain financially strong so we can be there when they need us most.

We are considered among the highest rated group life insurance companies by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where our rating ranks relative to other companies' ratings, please visit www.securian.com/financials.

To learn more about our company and what we offer, visit www.ExpectGreatService.com or call **800-606-LIFE (5433)**.

MINNESOTA LIFE

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A Securian Company

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