

Mortgage Disability Insurance

Pays up to \$1,250 monthly
mortgage payment



Features

- Makes monthly mortgage payment for up to two years if disabled prior to age 50.
- Makes monthly mortgage payment for up to one year if disabled between ages 50-64.
- Insured may collect benefits more than once under the policy as long as he/she returns to work for at least six months before becoming disabled again.
- Maximum monthly benefit amount is \$1,250.

Eligibility

Anyone on the mortgage loan under age 60 who has been gainfully employed outside the home for at least 30 hours per week for the 30 day period immediately prior to the date of mortgage loan application is eligible. Only one insured debtor per loan will be permitted to apply for coverage.

Insurance benefit

The benefit is equal to the insured debtor's monthly mortgage payment, subject to a \$1,250 maximum (including taxes and insurance).

Underwriting requirements

Underwriters will review answers to health questions on the application and determine if a medical exam is necessary.

Length of coverage

Coverage terminates at age 65.

Exclusions

- Intentionally self-inflicted injuries.
- Normal pregnancies, normal childbirths, or elective abortions. Complications due to pregnancy or childbirth will be covered only if the complications themselves are totally disabling (For Kansas and Montana residents, this exclusion is removed).
- War or any act of war, whether declared or undeclared.

The information contained in this overview is a summary of the plan benefits. Actual plan benefits are determined by the plan document (certificate, policy, contract, etc.).

Policies issued to New York residents are marketed by Securian Life Insurance Company. For New York residents, a Securian Life Mortgage Disability product is filed. Please see that Product Overview for product specifics.

This insurance plan is underwritten by Minnesota Life Insurance Company, a member Company of Securian Financial Group. Minnesota Life is highly rated 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 Minnesota Life's rating ranks relative to other ratings, please see our web site at www.minnesotalife.com/about/financials.

Coverage is offered under policy form series MHC-83-1770T, MHC-83-1780, MHC-83-1791, MHC-83-1792, MHC-83-14215, and MHC-93-14216 and any variation thereof.

Minnesota Life Insurance Company

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