

Advantage Elite Select Insurance

Advantage Elite Select life insurance offers reliable, affordable protection for the unexpected and can help secure the financial future for those who depend on you.

Special features

- Express Issue (policies under \$250,000) offers the fastest way to insure your client
 - 3-5 day policy issue from receipt of tele-interview
 - Easy to apply and always in good order with eApplication
- Competitive premiums for 5, 10, 15, 20, 30-year policy durations
- Extended Conversion Agreement allows for full conversion privileges for the duration of the policy

Product information

Age and eligibility*:

- **Under \$250,000**
 - 16-55: 5, 10, 15 or 20 yr term
 - 16-45: 30 yr term
- **\$250,000 +**
 - 16-80: 5 or 10 yr term
 - 16-70: 15 yr term
 - 16-65: 20 yr term
 - 16-50: 30 yr term

** In IN, OR, PA and WA maximum age is 48. Not available in NY.*

Available insurance amount

- Age 55 and under: \$100,000 minimum; no maximum
- Age 55+: \$250,000 minimum; no maximum

[more »](#)

Underwriting

- **Under \$250,000**
 - Express Issue (3-5 days)
- **\$250,000 +**
 - Traditional underwriting (4-6 weeks)

Available policy riders:

- **Built in - no cost**
 - Accelerated Death Benefit
- **Optional - additional cost**
 - Extended Conversion Agreement
 - Waiver of Premium to age 65
 - Children's Term Agreement

Termination and conversion

- Coverage terminates at age 95
- May convert coverage prior to termination (maximum age to convert depends on whether or not extended conversion agreement is elected)

Questions?

Call Minnesota Life at **1-888-382-8668** or visit **FCLifenet.com**.

12-400 and ICC12-400; ICC12-900 and 12-900 for Waiver of Premium; ICC12-920 and 12-920 for Extended Conversion Agreement; ICC11-904 and 11-904 for Children's Term Agreement; and ICC09-931 and 09-931 for Accelerated Death Benefit Agreement.

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.

MINNESOTA LIFE

Minnesota Life Insurance Company

A Securian Company

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