



**Business Owner Life-stage Design
(BOLD)**

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

Take BOLD action to advance your business



Need solutions for complex business challenges?

As a business owner, your first concern is growing your business. You face tough financial questions, like:



Are your key people happy or do you risk their departure?



Will your business suffer if a key person dies or becomes disabled?



Do your rank-and-file employees have retirement options?



Do you want to step back from your business one day, or walk away and fully retire?



Is most of your personal wealth tied up in the business?



Who will take over when you no longer wish – or are no longer able – to run the operation?

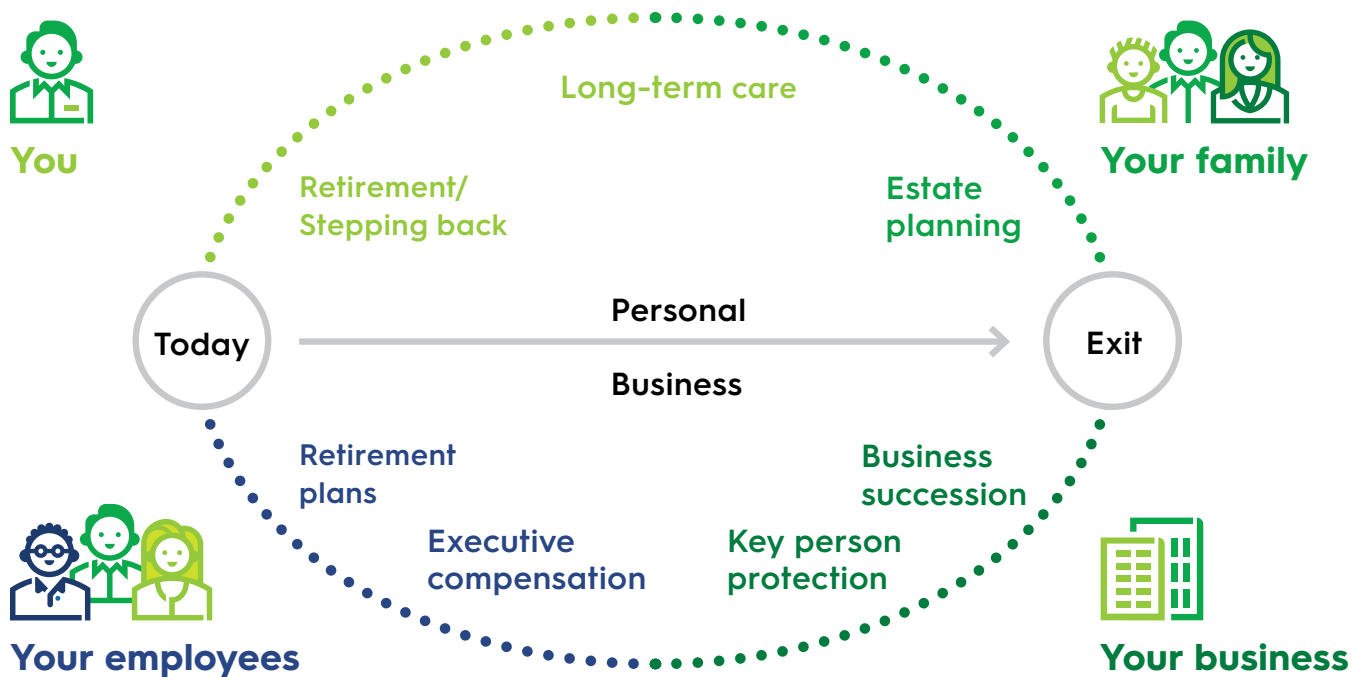
These are complex issues. They can cause a business owner to avoid making decisions. They can distract you from your effective management.

Securian Financial offers solutions for business owners. Whether you're trying to grow your business, retain your key people or navigate your departure from the business, we can help. We'll show you how you can identify and prioritize your business needs and we'll work with your advisors to develop customized solutions.

We developed the Business Owner Life-stage Design (BOLD) process to help business owners like you. With BOLD, we can help address the unique and complex challenges you face. So you can stay focused on your business – and achieving the goals that matter most to you.



Tell us about your top priorities



Have you saved enough to maintain your lifestyle and become independent of the business?

Your retirement strategy should reflect your vision for retirement: will you retire completely, or simply step back from actively managing your business? Limiting the amount of taxes you pay in retirement helps you retire comfortably and pass more wealth on to your heirs.

What would happen to your business if you developed a chronic illness?

Because of the increasing likelihood you may need care as you age, take steps now to learn about your options, including life insurance products with provisions to help you plan for your potential long-term care needs.

Can you successfully transfer the assets you've worked a lifetime to accumulate?

Traditional estate planning focuses on what happens to assets at your death. But estate planning can also provide the opportunity to focus on assets while you are alive. An estate plan can maximize how you enjoy life today and in retirement, and also maximize the assets you pass on to your family.

Does your qualified retirement plan complement your business objectives?

Your company's retirement plan can help retain employees and enhance their financial security. It's crucial that your retirement plan complements your business objectives.

Have you implemented strategies to recruit, reward and retain key employees?

Key employees make critical contributions to your company's profitability. Selective executive compensation benefits reward those employees most responsible for your company's growth and allow key employees to share in business accomplishments.

If a key person in your organization dies, will your business suffer financially?

The death of a key employee could cause serious problems for your business, such as lost sales, lower earnings and loss of intellectual capital. The cost of hiring and training a replacement could negatively impact your business. You need a strategy to replace those costs and operate smoothly after losing a key employee.

Have you taken the steps to turn your hard work and goodwill into cash when you leave the business?

A business succession strategy is a key to the success and survival of your company. Prepared well in advance, strategies such as buy-sell arrangements can successfully transfer a business interest on your terms.



Learn more

Find out how you can take BOLD action to advance your business – **contact your financial professional today.**

At Securian Financial, we're here for family. And we're here because of it.

We're guided by our purpose: helping customers build secure tomorrows. Since 1880, we've been building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers. We're committed to the markets we serve, providing insurance, investment and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most.



Learn more

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Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Other than contribution limits or tax treatment, several other factors should be considered before purchasing any life insurance products. These include investment objectives, costs and expenses, liquidity, safety, fluctuation of principal or return, credit rates, rider availability, surrender periods and other product/investment characteristics.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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F79732-8 Rev 6-2019 DOFU 6-2019
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