

Other Applicable Laws

The practices described are in accordance with Federal law. We also follow privacy requirements under applicable state law. If a state's privacy laws are more restrictive than those stated in this policy, we comply with those laws.

Notice To Plan Sponsors/Group Policyholders

This Privacy Notice describes our practices for safeguarding personal information about the individuals who purchase our financial products and services primarily for personal, family or household purposes. If you are a plan sponsor or group policyholder, this Privacy Notice describes our practices for collecting, disclosing and safeguarding personal information about group plan participants.

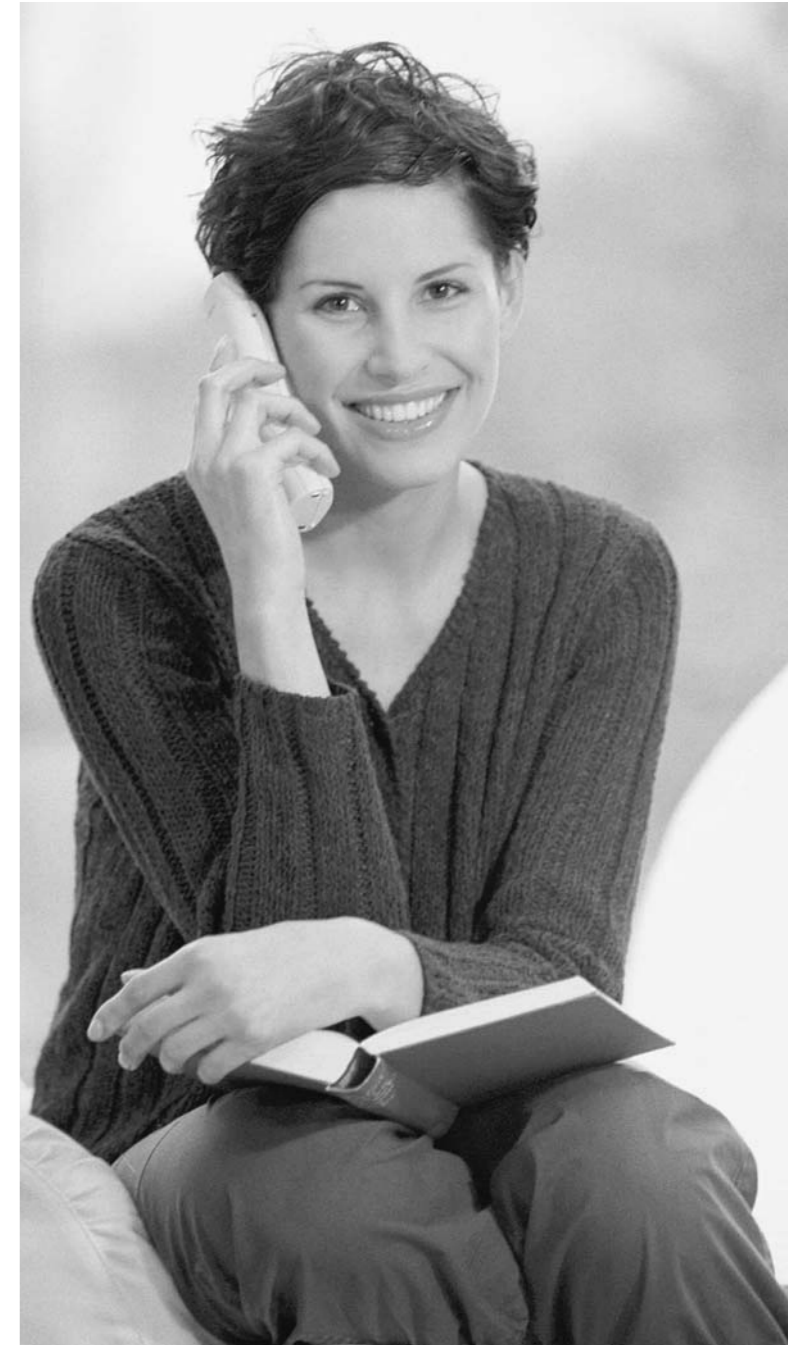
We do not sell personal information about you to anyone, safeguarding personal information.

The Securian Financial Group is a member of the Minnesota Mutual Companies holding company system.



PRESORTED STANDARD
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ST. PAUL, MN
PERMIT NO. 3547

Important Privacy Notice



Securian Financial Group

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How We Protect Your Privacy

We follow these practices to protect the personal information we have about you:

1. *We do not sell personal information about you to anyone.*
2. *We do not share medical information, with any affiliates or third parties for any reason unless you have given your consent or unless required or permitted by law.*

This Privacy Policy applies to all of the companies within the Securian Financial Group, including but not limited to: Minnesota Life Insurance Company, Securian Financial Services, Inc., Securian Financial Network Inc., Securian Financial Insurance Agency, Inc., Securian Casualty Company, Securian Trust Company, N.A., Personal Finance Company, Northstar Life Insurance Company, WorthMark Financial Services, LLC, Securian Life Insurance Company, and C. R. I. Securities, LLC.

We appreciate the trust you as a customer have shown in us. We want to assure you that we take great care to keep the personal information we have about you safe and confidential. This policy statement explains how we handle the personal information we collect from you, or otherwise receive about you.

The information we collect and the extent to which we use it varies depending on the product or service you have purchased from us. In certain cases, we may not collect or share some of the types of information noted below. For example, in some cases one of our affiliates or subsidiaries may have an agreement with an employer, plan sponsor or group policyholder that defines how personal information will be handled. We will continue to abide by the agreements we have with these organizations.

3. *We maintain physical, electronic and procedural safeguards designed to protect the personal information about our customers. We restrict access to personal information about you to those employees we believe need access to provide products and services to you. Employees who deal with personal information are trained to adhere to strict confidentiality standards. Any employee who violates these standards is subject to discipline.*

We restrict access to personal information about you.

Information We Collect

To provide you with products or services, or pay your claims, we collect information that is not publicly available. This may include information such as your name, address, assets, income, net worth, beneficiary designations and other information from your application. We also collect information about your transactions with us, our family of companies or with others, such as insurance policy information, premiums, payment history and investment purchases. We may also collect information such as claims history or credit scores from consumer reporting agencies.

How We Share Information

We may share the information we collect as described above with others. Disclosures are only made if authorized by you or as permitted or required by law. For example, we may disclose information to companies that perform services for us, such as printing payment coupons, preparing or mailing account statements, processing customer transactions or programming software; to other companies to assist us in marketing our own products or services; or to affiliates for the purpose of servicing or administering your account. We may also disclose contact information to financial institutions (such as insurance companies, securities brokers or dealers, banks) with whom we have joint marketing agreements.

In addition, we may share information described above with government agencies or authorized third parties as required by law. For example, we may be required to share such information in response to subpoenas or to comply with certain laws.

Before we disclose customer information to service providers, companies with whom we have joint marketing agreements, or companies assisting us in marketing our own products or services, we require them to agree to keep this information confidential and to use it only as authorized by us. They are not permitted to release, use or transfer any customer information to any other person without our consent.

Former Customers

Information about our former customers is kept for the period of time required by our Records Retention Policies. During this time, the information is not disclosed except as required or permitted by law. The information is destroyed in a secure manner when we are no longer required to maintain it.

Correcting Your Records

Reasonable care will be taken to keep the records we have about you current, complete and accurate. Procedures are in place to correct any errors that are brought to our attention. Please contact us at the address shown on your statement if there is incorrect information in any statements or other communication that you receive from us.

Annual Notice

We want you to stay informed about how we handle personal information about you. We plan on communicating with you annually about our privacy policies and procedures.