



Variable group universal life insurance program
For employees of Superior Court of California

Enroll now!



This must be preceded or accompanied by a current prospectus. You should consider the investment objectives, risks, charges and expense of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information. Please read the prospectuses carefully before investing.

Life insurance products may contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. Variable life insurance products contain fees, such as management fees, fund expenses, distribution fees and mortality and expense charges. The variable investment options are subject to market risk, including loss of principal.

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

Welcome

Superior Court of California is proud to offer you comprehensive variable group universal life insurance benefits through Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. (Securian). This program offers you a cost-effective way to provide financial protection for your loved ones. Your existing coverage will become effective .



Action steps

Learn what you can do to protect your loved ones financial future



Coverage options

Find out what types of coverage are available to you and your family through Superior Court of California



Cost of coverage

Calculate the bi-weekly cost for each type of coverage you are considering



Frequently asked questions

Get answers to commonly asked questions regarding your coverage options

Paper enrollment

Follow these instructions to complete the paper forms provided with your enrollment packet. Forms also are available by calling 1-800-843-8358 or sending an email to LifeBenefits@securian.com.

Enter your information

Complete the employee information section, including the beneficiary designation.

Elect coverage

Complete the insurance information section.

Answer health questions

Complete the health questions if you are applying for more than the guaranteed amount of insurance or if you are applying after the initial eligibility period.

Sign and date

Please sign and date your application and return it in the envelope provided.

Don't forget to sign your completed forms!



Action steps

Act today to prepare for their tomorrows

As a new hire, you have 31 days (following your date of hire) to do the following:

- Enroll for VGUL coverage for yourself
- Designate your beneficiary
- Learn more about life insurance and its importance



Coverage options

Opportunities to elect guaranteed coverage – No health questions asked!

You have several opportunities to elect or increase coverage without providing evidence of insurability. This means you will not have to answer any medical questions.

If you enroll within 31 days of your initial eligibility period, you can elect coverage without providing evidence of insurability.

- **Employee:** You may elect coverage for yourself up to 3X base compensation or \$250,000 whichever is less without answering any health questions.

Annual Enrollment

- **Employee:** You may elect coverage for yourself up to 3X base compensation or \$250,000 whichever is less without answering any health questions.

Qualified Family Status Change

If you have a qualified family status change as defined by IRC Section 125, you may be eligible to elect or increase coverage without answering health questions.

- **Employee:** You may elect coverage for yourself up to 3X base compensation or \$250,000 whichever is less without answering any health questions.

Those who elect coverage greater than the guaranteed maximums listed above, and/or electing coverage outside enrollment opportunities, will be required to provide evidence of insurability.



Coverage options

Protect your family from the unexpected loss of your life and income during your working years.

As an employee of Superior Court of California, you have the opportunity to protect your family's financial security with VGUL insurance.

Additional Features

Beyond paying a benefit in the event of your death, your group life insurance plan has other important features:

- **Take your coverage with you** - If you are no longer eligible for coverage as an active Employee, you may port your group life insurance coverage (ported coverage ends at age 95) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.
- **Early benefit payments if diagnosed as terminally ill** - If an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount, up to a maximum of \$1,000,000.
- **No premiums if you become disabled** - If you become totally disabled as described in your certificate, life insurance premiums may be waived.



Imagine your family's wallet without your paycheck.

Protect your family by purchasing life insurance to cover estate taxes, funeral/burial costs, medical bills and family living expenses.



Coverage options

Enroll in your group life insurance program today

Elect the following

Variable group universal life insurance

One, two or three times base compensation

• Maximum coverage: \$1,000,000

These are bi-weekly rates based upon 26 pay periods. They match up with the monthly rates shown in the "Securian Rates for All Plans" document.



Cost of coverage

Bi-weekly cost for coverage

Variable group universal life

Rates/\$1,000/per pay period

Age	Employee
Under 26	\$0.030
26	\$0.039
27	\$0.039
28	\$0.039
29	\$0.039
30	\$0.039
31	\$0.039
32	\$0.039
33	\$0.039
34	\$0.039
35	\$0.044
36	\$0.044
37	\$0.044
38	\$0.049
39	\$0.054
40	\$0.059
41	\$0.059
42	\$0.059
43	\$0.064
44	\$0.068
45	\$0.068
46	\$0.073
47	\$0.078
48	\$0.083
49	\$0.093
50	\$0.098
51	\$0.108
52	\$0.117
53	\$0.137
54	\$0.156
55	\$0.180
56	\$0.215
57	\$0.234
58	\$0.268
59	\$0.302
60	\$0.302
61	\$0.336
62	\$0.371
63	\$0.404
64	\$0.438
65	\$0.478
66	\$0.516
67	\$0.560
68	\$0.609
69	\$0.678
70	\$0.785
71	\$0.930
72	\$1.145
73	\$1.355
74	\$1.564
75	\$1.769
76	\$1.973
77	\$2.173
78	\$2.397
79	\$2.689
80	\$3.074
81	\$3.556

Age	Employee
82	\$4.043
83	\$4.462
84	\$4.881
85	\$5.295
86	\$5.714
87	\$6.133
88	\$6.586
89	\$7.068
90	\$7.775
91	\$8.554
92	\$9.406
93	\$10.346
94	\$11.384

Please note, rates are subject to change and increase with age.

Calculate your costs

Use these examples as your guide to calculating your life insurance costs.

Example

Employee, age 38, chooses Variable group universal life insurance

\$75,000	x	2	=	\$150,000		
Annual Earnings		Increments		Coverage amount (rounded to the next \$1,000)		
\$150,000	÷	\$1,000	=	150	x	
Coverage Amount				Units	x	
					=	\$7.35
					=	Bi-weekly Cost

\$7.35
Total Bi-weekly Premium Deduction



Frequently asked questions

What is Variable Group Universal Life (VGUL) insurance?

VGUL is flexible life insurance protection, and an excellent option for enhancing your family's overall financial security. It can help to secure the future for those who depend on you. With VGUL coverage, you can choose to pay only for the cost of the life insurance protection or you can build cash value by also making premium contributions above the cost of the insurance. Additional contributions are made through the convenience of payroll deduction or in lump sums.

What is evidence of insurability?

Also referred to as medical underwriting, evidence of insurability is part of the life insurance application process. You may need to complete an Evidence of Insurability form to determine if you are insurable (a good risk). When providing evidence of insurability, you answer a few simple health questions and provide information on your gender, height and weight, tobacco status (if applicable) and physical condition. A medical underwriter reviews the application to determine if you meet our acceptance standards for the amount of insurance requested.

Is additional medical information ever required?

Many group applications can be processed using only the health information provided on the evidence of insurability form. However, for some, a paramedical exam may be required to complete the application process. Exams are free of charge and can be done at your home.

The basic paramedical examination includes height, weight, pulse, blood pressure and a medical history questionnaire. The examination may include special testing such as a blood test, urinalysis and an EKG. Your medical records are kept confidential. Information from the exam is not released to anyone without your consent.

Once we receive all information we review it promptly and notify you of the underwriting decision.

What is guaranteed issue?

Guaranteed issue coverage gives you the option to purchase life insurance without evidence of insurability. This means, you won't be turned down for medical reasons. Usually this coverage is available during open/annual enrollment periods, when first enrolling in your life insurance plan or if you experience a life event (e.g., marriage, birth, etc.).

Why is it important to designate a beneficiary?

Protecting your family's financial security through life insurance is a loving gift. Ensure benefits are paid as you intend by keeping your beneficiary designations up-to-date.

Your beneficiary can be a person, a charity, a trust, or your estate.

You can split the benefit among multiple beneficiaries as long as the total percentage of the proceeds equals 100 percent.



Frequently asked questions

Type of beneficiaries



Primary beneficiary

The person(s) named will receive the benefit. If any named beneficiary is not living at the time of claim, the benefit will be split among any remaining primary beneficiaries before it is paid to a contingent beneficiary.



Contingent beneficiary

If the primary beneficiaries are no longer living, the benefit is paid to this person or persons.



Default beneficiary

If you do not name a beneficiary, policy benefits will be paid to the default beneficiary listed in the certificate of insurance.

What additional features are available?

Access to the following services is available to employee covered under the group life insurance plan and their spouses and dependent children. There is no additional fee or enrollment for the services.

Who is the underwriter of the life insurance coverage?

Minnesota Life Insurance Company is the underwriter of Superior Court of California's Group Life Insurance program. Minnesota Life Insurance Company is an affiliate of Securian Financial Group - a leading provider of financial security for individuals and businesses nationwide.

How do I learn more about Securian?

Our financial strength and claims-paying ability rank us among the most highly rated insurance company groups in the nation. For more information about the rating agencies and to see where our ratings rank compared to other ratings, please see our website at [securian.com/ratings](https://www.securian.com/ratings). Ratings are assigned to the following Securian Financial Group member companies: Minnesota Life Insurance Company and Securian Life Insurance Company.

VGUL cash value

How does cash value work?

What is the cash value account?

The primary reason for purchasing life insurance is the death benefit, but with VGUL insurance, you can build cash value by making premium contributions above the cost of the insurance coverage. If you choose to accumulate cash value, your additional premium contributions can be allocated to a guaranteed account¹ and earn a minimum interest rate of three percent or you can invest into a variety of variable subaccounts from well-known investment managers. The subaccount options cover a spectrum of investment styles so you can choose the subaccount(s) that meet your financial goals and risk profile.

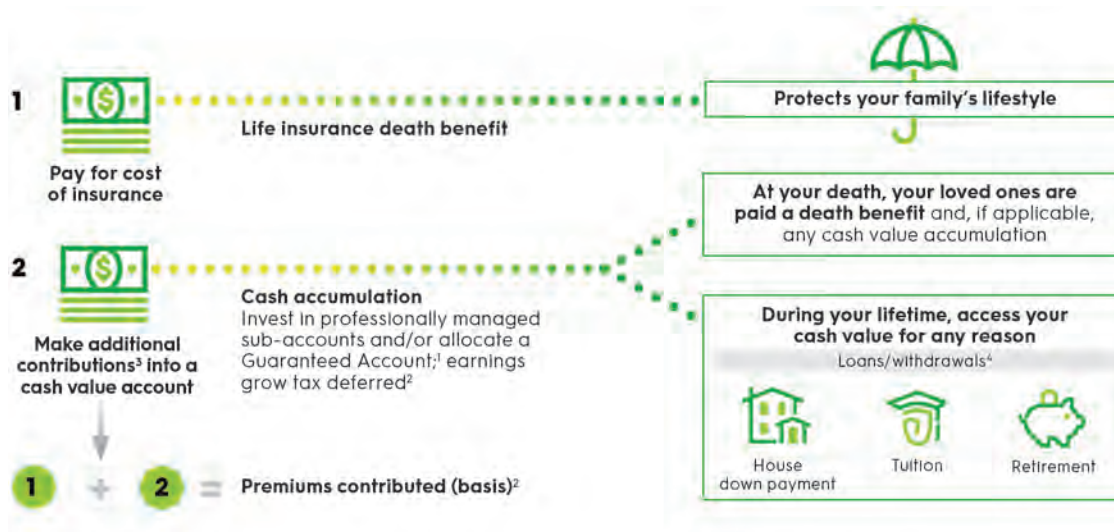
Your potential return depends on the performance of the separate subaccount options, and any gains in your cash accumulation account will grow on a tax-deferred basis. The money accumulated in the cash value account can be used to meet long-term financial opportunities and obligations, and is accessible through loans and/or withdrawals.

How does it work?

The additional premium contributions you choose to make to the cash value account are conveniently deducted from your paycheck along with your premium for the cost of the life insurance. You may also contact Securian to make one-time lump sum contributions to your account. Additional premium contributions are subject to a state and federal tax charge. See the certificate for details. Refer to the prospectus for any expenses charged by the individual subaccounts.

You are generally not taxed on any earnings until you withdraw more than you've contributed to the policy. Withdrawals and loans reduce the policy's total death benefit, which is a combination of the policy's cash value and death benefit. Your policy may lapse if a premium payment is missed and there is not sufficient cash value in the policy to cover it.

There is a minimum withdrawal and minimum loan amount. Securian charges interest on policy loans and credits back of percentage of the loan account value. Please refer to the certificate for details.



¹ The guarantees for the Guaranteed Account are based on the financial strength and claims-paying ability of Minnesota Life Insurance Company, which are important; however, they do not have any bearing on the performance of the variable subaccount. Investments in the variable subaccounts will fluctuate and the cash value available for loans, withdrawals or redemption may be worth more or less than when originally invested.

² Typically, earnings are not taxed on the money accumulated until the money withdrawn exceeds the premiums that have been contributed to the policy.

³ Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy in force. Since it is primarily, an insurance product, VGUL does contain fees and expenses such as management fees, fund expenses, distribution fees and mortality expense charges. The variable investment options are subject to market risk, including loss of principal.

⁴ Policy loans and withdrawals may create an adverse tax result in the event of a lapse or policy surrender, and will reduce both the cash value and death benefit.

Why use cash value?

Why use the cash value account?

- You can start, change or stop contributions at any time.
- Any contributions to the cash accumulation account are conveniently deducted from your paycheck along with your premium for the cost of the insurance protection. You may also contact Securian to make lump sum contributions.
- You determine how to allocate or invest your contributions based on your personal financial objectives and risk tolerance.
- Access to your funds any time through loans or withdrawals. Under current tax law, there are generally no penalty taxes for VGUL withdrawals before age 59½.
- Additional contributions are part of your life insurance policy death benefit, and will pass on to your beneficiary(ies) income-tax free upon your death.

Which is best – taking cash value by a loan or a withdrawal?

Compare the advantages and disadvantages in the chart and decide.

Withdrawals

Advantages

- You can withdraw money from your cash value for any reason.
- No interest is charged on funds withdrawn.
- You are not required to pay back a withdrawal.
- There are generally no penalty taxes for taking out money before age 59½.

Disadvantages

- There is no incentive to pay back the withdrawal and restore your cash value for future use.
- You may have to pay taxes if you withdraw more money than the premiums paid into the policy.

Loans

Advantages

- When you repay the loan the money goes back into the policy to restore cash value.
- Loaned funds continue to earn interest.
- Loans do not reduce the amount you can withdraw without paying taxes.
- Loans can be taken tax-free, subject to IRS rules.

Disadvantages

- You must repay the loan in full to restore cash value for future use.
- Interest charges are added to the outstanding loan balance.
- You may have to pay taxes on the outstanding loaned amount if you later surrender the policy.
- Your policy could lapse if the interest charges exceed the cash value and there is not enough money available to pay the cost of insurance.

What are my account options?

Personalize your insurance

With a variety of subaccount options that cover a wide spectrum of investment styles and risk profiles, you can allocate and invest your premiums among the account options that suit your personal financial objectives. You can find more information about each of the variable subaccounts by logging into LifeBenefits.

If you do not select a subaccount(s), all premiums and additional contributions will be allocated to the SFT Government Money Market Fund.

Account options

Guaranteed Account.¹ The Guaranteed Account represents a portion of the general assets of Minnesota Life and offers a guarantee of principal as well as a minimum rate of return. There are restrictions for transferring funds out of this account (see prospectus for further details).

Variable Subaccount Options.² The variable subaccount includes equity, blended and fixed income options, which invest in the registered investment company portfolios listed below. They offer the potential of higher returns than those offered by a guaranteed account. Investments in the variable subaccount will fluctuate and when redeemed, may be worth more or less than originally invested.

Overview of subaccount options

American Funds IS Global Growth Fund.^{3, 4, 5, 6} The investment seeks long-term growth of capital. The fund invests primarily in common stocks of companies around the world that the investment adviser believes have the potential for growth. As a fund that seeks to invest globally, it will allocate its assets among securities of companies domiciled in various countries, including the United States and countries with emerging markets. The fund seeks to invest at least 40% of its net assets in issuers outside the United States. Although it focuses on investments in medium to larger capitalization companies, the fund's investments are not limited to a particular capitalization size.

American Funds IS New World Fund.^{3, 4, 5, 6, 7, 8, 9} The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets and that the investment adviser believes have potential of providing capital appreciation. It may invest in companies without regard to market capitalization, including companies with small market capitalizations. The fund may also invest in debt securities of issuers, including issuers of lower rated bonds. It invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

Fidelity® VIP ContrafundSM Portfolio.¹⁰ This portfolio seeks long-term capital appreciation. Invests in securities of companies whose value the portfolio manager believes is not fully recognized by the public. Invests in either "growth" stocks or "value" stocks or both. Normally invests primarily in common stocks.

Fidelity® VIP Equity-Income Portfolio^{SM, 10} This portfolio seeks reasonable income. Normally invests at least 80% of the portfolio's assets in income-producing equity securities which tend to lead to investments in large cap "value" stocks.

Fidelity® VIP High Income Portfolio.^{10, 11} This portfolio seeks a high level of current income, while also considering growth of capital. Normally invests primarily in income-producing debt securities, preferred stocks and convertible securities, with an emphasis on lower-quality debt securities. Invests in companies in troubled or uncertain financial condition. Potentially invests in non-income producing securities, including defaulted securities and common stocks.

Overview of subaccount options (cont.)

Ivy VIP Balanced.^{12, 19} The Portfolio seeks to provide total return through a combination of capital appreciation and current income.

Ivy VIP Core Equity. This portfolio seeks capital growth and income. The fund invests, under normal market conditions, at least 80% of its net assets in equity securities primarily in common stocks of large U.S. and foreign companies with dominant market positions in their industries. The portfolio invests in securities that have the potential for capital appreciation, or that the advisor expects to resist market decline. Although the portfolio typically invests in large companies, it may invest in securities of any size company. The portfolio may also invest up to 20% of its net assets in foreign securities.

Ivy VIP High Income.^{7, 12} The investment seeks to provide total return through a combination of high current income and capital appreciation. The fund invests primarily in a diversified portfolio of high-yield, high-risk, fixed-income securities, including loan participations and other loan instruments (loan participations), of U.S. and foreign issuers, the risks of which are, in the judgment of Waddell & Reed Investment Management Company (WRIMCO), the Portfolio's investment manager, consistent with the Portfolio's objective. It may invest in fixed-income securities of any maturity and in companies of any size.

Ivy VIP International Core Equity.⁴ This portfolio seeks long-term capital growth. The fund invests primarily in equity securities issued by small, mid and large capitalization foreign companies and governmental agencies. The fund may invest in securities of companies or governments in developed foreign markets or in emerging markets. Under normal market conditions, the fund invests at least 80% of its net assets in foreign equity securities and at least 65% of its total assets in issuers of at least three foreign countries. The fund primarily invests in common stock but may also invest in foreign investment-grade debt securities.

Ivy VIP Small Cap Growth.^{8, 28} The investment seeks to provide growth of capital. The Portfolio seeks to achieve its objective by investing, under normal circumstances, at least 80% of its net assets in common stocks of small-capitalization companies. For purposes of this Portfolio, small-capitalization companies typically are companies with market capitalizations within the range of companies in the Russell 2000 Growth Index at the time of acquisition.

Ivy VIP Small Cap Core.⁸ This portfolio seeks long-term accumulation of capital. Under normal market conditions, at least 80% of the portfolio's total assets (exclusive of collateral received in connection with securities lending) will be invested, at the time of purchase, in common stocks of small cap domestic companies and, to a lesser extent, foreign companies. These equity securities will consist primarily of common stocks, but may also include preferred stock and other securities convertible into equity securities. Purchases of equity securities may include common stocks that are part of initial public offerings.

Ivy VIP Value.¹⁹ This portfolio seeks long-term capital appreciation. The fund invests in the common stocks of primarily large cap U.S. and, to a lesser extent, foreign companies that are, in the opinion of the fund's portfolio manager, undervalued relative to the true value of the company, and/or are out of favor in the financial markets but have a favorable outlook for capital appreciation.

Overview of subaccount options (cont.)

Janus Henderson VIT Forty Portfolio.^{5, 20} The Portfolio's investment objective seeks long-term growth of capital. The Portfolio pursues this objective by investing primarily in a core group of 20-40 common stocks selected for their growth potential. The Portfolio may invest in companies of any size, from larger, well-established companies to smaller, emerging growth companies. The portfolio manager applies a "bottom up" approach in choosing investments, in other words, the portfolio manager looks at companies one at a time to determine if a company is an attractive investment opportunity and if it is consistent with the Portfolio's investment policies. This portfolio is part of the Janus Aspen Series, and the Service Share class is available.

Janus Henderson VIT Overseas Portfolio.^{3, 4, 5, 21, 22} The Portfolio's investment objective seeks long-term growth of capital. The Portfolio pursues this objective of long-term growth of capital by investing, under normal circumstances, at least 80% of its net assets in securities of issuers or companies from countries outside of the United States. The Portfolio may also invest up to 20% of its assets, measured at the time of purchase, in U.S. issuers, and it may, under unusual circumstances, invest all or substantially all of its assets in a single country. The Portfolio may have significant exposure to emerging markets. The Portfolio may also invest in U.S. and foreign debt securities. The portfolio manager applies a "bottom up" approach in choosing investments. This portfolio is part of the Janus Aspen Series, and the Service Share class is available.

Morningstar Growth ETF Asset Allocation Portfolio.^{3, 5, 7, 12, 13, 14, 15, 16, 17, 18} The investment seeks capital appreciation. The fund normally invests at least 80% of its net assets plus the amount of any borrowings for investment purposes, in securities of exchange-traded funds. It typically expects to allocate its investments in Underlying ETFs such that 20% of such allocation is invested in Underlying ETFs that invest primarily in fixed-income securities and money market instruments and approximately 80% of such allocation is invested in Underlying ETFs that invest primarily in equity securities, and may include other investments such as commodities and commodity futures. The fund is non-diversified.

Morningstar Balanced ETF Asset Allocation Portfolio.^{3, 5, 7, 12, 13, 14, 15, 16, 17, 18} The investment seeks capital appreciation and some current income. The fund normally invests at least 80% of its net assets plus the amount of any borrowings for investment purposes, in securities of exchange-traded funds. It typically expects to allocate its investments in Underlying ETFs such that 40% of such allocation is invested in Underlying ETFs that invest primarily in fixed-income securities and money market instruments and approximately 60% of such allocation is invested in Underlying ETFs that invest primarily in equity securities, and may include other investments such as commodities and commodity futures. The fund is non-diversified.

Morningstar Income and Growth ETF Asset Allocation Portfolio.^{3, 5, 7, 12, 13, 14, 15, 16, 17, 18} The investment seeks current income and capital appreciation. The fund normally invests at least 80% of its net assets plus the amount of any borrowings for investment purposes, in securities of exchange-traded funds. It typically expects to allocate its investments in Underlying ETFs such that 60% of such allocation is invested in Underlying ETFs that invest primarily in fixed-income securities and money market instruments and approximately 40% of such allocation is invested in Underlying ETFs that invest primarily in equity securities, and may include other investments such as commodities and commodity futures. The fund is non-diversified.

SFT Core Bond Fund.^{14, 23, 29} This fund seeks as high a level of long-term total return as is consistent with prudent investment risk. The fund seeks preservation of capital as a secondary objective. The fund invests primarily in long-term, fixed rate, high-quality debt instruments and is diversified across a variety of industry sectors. The investment process focuses on individual security selection and risk management. Bonds do not necessarily move in the same direction as other asset classes and generally help reduce volatility in stock portfolios. The fund is part of the Securian Funds Trust.

Overview of subaccount options (cont.)

SFT Index 400 Mid-Cap Fund.^{8, 24} This fund seeks investment results generally corresponding to the aggregate price and dividend performance of the publicly traded common stocks that comprise the Standard & Poor's MidCap 400 Index. Mid cap stocks – stocks of medium-sized companies – offer more growth potential than large company stocks and less volatility than small company stocks. The inclusion of a stock in the index in no way implies an opinion by Standard & Poor's as to its attractiveness as an investment, nor is it a sponsor or in any way affiliated with the fund. The fund is part of the Securian Funds Trust.

SFT Index 500 Fund.²⁴ This fund seeks investment results that correspond generally to the price and yield performance of the common stocks included in the Standard & Poor's 500 Composite Stock Price Index. The S&P 500 is typically considered representative of the broad stock market, particularly of large company stocks. The inclusion of a stock in the index in no way implies an opinion by Standard & Poor's as to its attractiveness as an investment, nor is it a sponsor or in any way affiliated with the fund. The fund is part of the Securian Funds Trust.

SFT International Bond Fund.^{4, 9, 14} This fund seeks to maximize current income consistent with protection of principal by investing primarily in a managed fund of non-U.S. dollar debt securities issued by foreign governments, companies and supranational entities. The fund is part of the Securian Funds Trust.

SFT Government Money Market Fund.^{9, 25} This fund seeks the maximum current income consistent with liquidity and the preservation of capital by investing in government securities. The Fund is neither insured nor guaranteed by the U.S. Government and there is no guarantee that the subaccount will maintain a stable net asset value of \$1 per share. The fund is part of the Securian Funds Trust.

SFT Real Estate Securities Fund.¹³ This fund seeks above-average income and long-term growth of capital. The fund invests in real estate-related businesses, including commercial real estate companies, home builders, hotel chains and other companies closely related to the real estate industry. Real estate securities enhance diversification because they do not necessarily move in the same direction as broad stock and bond market indices. The fund is part of the Securian Funds Trust.

SFT IvySM Growth Fund.^{20, 27} This portfolio seeks capital growth, with a secondary goal of current income. The portfolio invests primarily in a diversified portfolio of common stocks issued by growth-oriented large to medium-sized U.S. and, to a lesser extent, foreign companies that the investment manager believes have appreciation possibilities and are of higher quality. The portfolio typically invests in companies having a market capitalization of at least \$8 billion, although it may invest in companies of any size. The fund is part of the Securian Funds Trust for the other SFT Funds.

SFT IvySM Small Cap Growth Fund.^{8, 27} This portfolio seeks growth of capital. The fund invests, under normal market conditions, at least 80% of its net assets in common stocks of small cap domestic and, to a lesser extent, foreign companies. Small cap companies are typically companies with market capitalizations below \$3.5 billion. The fund emphasizes relatively new or unseasoned companies in their early stages of development, or smaller companies positioned in new or emerging industries where there is opportunity for rapid growth.

SFT Wellington Core Equity Fund.⁴ The investment seeks growth of capital. The strategy normally invests at least 80% of its assets in common stocks. Its portfolio is broadly diversified by industry and company. The fund may invest in a broad range of market capitalizations, but tends to focus on large capitalization companies with market capitalizations similar to those of companies in the S&P 500 Index. It may invest up to 20% of its net assets in securities of foreign issuers and non-dollar securities.

Vanguard Variable Insurance Fund Diversified Value Portfolio.²⁶ The investment seeks to provide long-term capital appreciation and income. The Portfolio invests mainly in large and mid-capitalization companies whose stocks are considered by the advisor to be undervalued. Undervalued stocks are generally those that are out of favor with investors and that the advisor feels are trading at prices that are below average in relation to such measures as earnings and book value. These stocks often have above-average dividend yields.

Vanguard Variable Insurance Fund Total Bond Market Index Portfolio.²⁶ The investment seeks to track the performance of a broad, market-weighted bond index. The Portfolio employs an indexing investment approach designed to track the performance of the Barclays U.S. Aggregate Float Adjusted Index. This Index represents a wide spectrum of public, investment - grade, taxable, fixed income securities in the United States - including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities - all with maturities of more than one year. At least 80% of the Portfolio's assets will be invested in bonds held in the index.

Disclosures

- ¹ The guarantees for the Guaranteed Account are based on the financial strength and claims-paying ability of Minnesota Life, which are important; however, they do not have any bearing on the performance of the variable subaccount. The Guaranteed Account is offered on a case-by-case basis. Ask your Minnesota Life representative for details.
- ² Investments in the variable subaccounts will fluctuate and the cash value available for loans, withdrawals or redemption may be worth more or less than when originally invested.
- ³ Investments in emerging markets involve heightened risks due to their smaller size, decreased liquidity and exposure to political turmoil or rapid changes in economic conditions not normally experienced by more developed countries.
- ⁴ Investment risks associated with international investing, in addition to other risks, generally will include currency fluctuation, political, social and economic instability, and differences in account standards when investing in foreign markets.
- ⁵ Prices of equity securities change in response to many factors including the historical and prospective earnings of the issuer, the value of its assets, general economic conditions, interest rates, investor perceptions and market liquidity.
- ⁶ The Fund invests in "growth stocks," which may be more volatile than other investment styles because growth stocks are more sensitive to investor perceptions of an issuing company's growth potential.
- ⁷ Portfolios that invest in high yield securities are subject to greater credit risk and price fluctuation than many fixed income investments.
- ⁸ Investments in small, mid or micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity.
- ⁹ Rising interest rates will affect the performance of the fund's investments in debt securities.
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- ¹¹ Debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High yield, lower-rated (junk) bonds generally have greater price swings and higher default risks.
- ¹² Fixed income securities are subject to credit and interest rate risk and, as such, the net asset value of the fund generally will fall as interest rates rise.
- ¹³ Investment risks associated with real estate investing, in addition to other risks, include rental income fluctuation, depreciation, property tax value changes, and differences in real estate market values.
- ¹⁴ Risks of investment in the bond portfolio include, but are not limited to, changes in interest rates and the creditworthiness of their issuers. Also, in a low interest rate market there is the risk that bonds could be called by the issuer and prepaid prior to maturity. They could be replaced by bonds that offer lower interest rates.
- ¹⁵ Emerging-growth companies often have limited product lines, markets, distribution channels, or financial resources, and generally will be subject to more abrupt or erratic market movements than the stock market in general.
- ¹⁶ Asset Allocation cannot assure a profit nor protect against a loss.
- ¹⁷ Commodity trading is highly speculative and involves a high degree of risk.
- ¹⁸ The Morningstar ETF Allocation Series Portfolios are not Exchange Traded Funds (ETFs). Instead, they consist of five risk-based asset allocation portfolios that invest in underlying ETFs, which are typically open-end investment companies or unit investment trusts. ETFs entail the same risks as direct stock ownership and portfolios structured as "fund of funds" will entail the same risks associated with the underlying funds and may have higher expenses than underlying funds purchased directly in the Separate Account.
- ¹⁹ The value of a security believed by the Fund's manager to be undervalued may never reach what the manager believes to be its full value, or such security's value may decrease.
- ²⁰ A "non-diversified" fund has the ability to take larger positions in a smaller number of issuers than a "diversified" fund. "Non-diversified" funds may experience greater price volatility.
- ²¹ Derivatives may be used to seek increased income or try to hedge investment risks. In general terms, a derivative investment's value depends on (or is derived from) the value of an underlying asset, interest rate or index. Options, futures, swaps, structured notes, currencies and certain mortgage-related securities are examples. Derivatives can be highly volatile, illiquid, may disproportionately increase losses and may have a potentially large negative impact on the fund's performance. There is also a possibility that derivatives may not perform as intended, which can reduce opportunity for gain or result in losses by offsetting positive returns in other securities in the Portfolio.
- ²² The Portfolio will normally invest at least 80% of its net assets, measured at the time of purchase, in the type of securities described by its name.
- ²³ Non-Government Securities Risk – is the risk that payments on a non-government security will not be made when due, or the value of such security will decline, because the security is not issued or guaranteed as to principal or interest by the U.S. Government or by agencies or authorities controlled or supervised by and acting as instrumentalities of the U.S. Government. These securities may include but are not limited to securities issued by non-government entities which can include instruments secured by obligations of residential mortgage borrowers. Non-agency securities also may include asset-backed securities (which represent interests in auto, consumer and/or credit card loans) and commercial mortgage-backed securities (which represent interests in commercial mortgage loans). Non-agency securities can present valuation and liquidity issues and be subject to precipitous downgrades (or even default) during time periods characterized by recessionary market pressures such as falling home prices, rising unemployment, bank failures and/or other negative market stresses. The risk of non-payment by the issuer of any non-agency security increases when markets are stressed.
- ²⁴ "Standard & Poor's," "S&P," "S&P500," "Standard & Poor's 500," "Standard & Poor's MidCap 400" and "S&P MidCap 400" are registered trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Securian Funds Trust. SFT Index 400 Mid-Cap and SFT Index 500 are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Fund. The sub-account seeks investment results generally corresponding to the Index from which the sub-account takes its name. You may not invest directly in an Index.
- ²⁵ **You could lose money by investing in a money market portfolio. Although the portfolio seeks to preserve its value at \$1.00 per share, it cannot guarantee it will do so. Money market portfolios are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The portfolio's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time.**
- ²⁶ Vanguard and/or the ship logo are trademarks of The Vanguard Group, Inc.
- ²⁷ "Ivy" is a service mark of Ivy Distributor, Inc., an affiliate of the Ivy Investment Management Company (IICO), the Fund's subadvisor.
- ²⁸ Subject to the November 1, 2018 Shareholder Meeting, effective on or about November 5, 2018, Ivy VIP Micro Cap Growth merged into Ivy VIP Small Cap Growth.
- ²⁹ Effective December 3, 2018, SFT Mortgage Securities Fund merged into SFT Core Bond Fund

This information must be preceded or accompanied by a current VGUL prospectus. You should consider the investment objectives, risks, charges and expenses of a portfolio and the variable insurance product carefully before investing. The portfolio and variable insurance product prospectuses contain this and other information. Please read the prospectuses carefully before investing.

Variable Group Universal Life Employee Application

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
 Group Customer Service • 400 Robert Street North • St. Paul, Minnesota 55101-2098

EMPLOYER: Superior Court of California, County of San Bernardino

POLICY NUMBER: 55056

INSURED'S INFORMATION (insured is the owner of the contract unless otherwise requested)

Employee name	Date of birth	Social Security number	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Street address	City	State	Zip code
Email address			
Date of employment	Annual benefit salary base	Employee ID	

Yes No On the date you sign this application, are you actively working at your employer's normal place of business at least 60 hours per pay period?

Primary beneficiary designation (include full name and address)	Relationship	Share % (must total 100%)
Please complete a separate beneficiary designation form.		

Contingent beneficiary designation (include full name and address) <i>Contingent beneficiaries collect only if all primary beneficiaries predecease the insured.</i>	Relationship	Share % (must total 100%)
Please complete a separate beneficiary designation form.		

INSURANCE INFORMATION

If applying for more than the guaranteed issue amount, you must complete the Evidence of Insurability form.

Please Note: A portion of your total coverage may be paid for by the Superior Court of California, County of San Bernardino.

Employee supplemental VGUL amount

- 1x annual salary
- 2x annual salary
- 3x annual salary

Cash Accumulation: Yes, I wish to make a bi-weekly contribution of \$ _____ (indicate account allocation on the next page)
 No, I do not wish to contribute

INVESTMENT PROFILE

FINRA rules require inquiry concerning the financial condition of individuals applying for variable policies. The proposed owner must supply such information so that an informed judgement may be made as to the suitability of the investment for the owner. The insured is the owner of the contract unless otherwise requested.

1. Have you received the Variable Group Universal Life prospectus? **See Prospectus in Packet**
2. Would you like us to send you a Statement of Additional Information referred to in the prospectus named above? **To Request, See Prospectus**
3. Are you a spouse or dependent child of a person who is an employee of Minnesota Life or one of its subsidiaries? Yes No
4. Number of Dependents: _____
5. Estimated Net Worth (exclusive of car and home) \$ _____ Federal Tax Bracket
 Estimated Liquid Net Worth (cash and cash equivalents) \$ _____
_____ 0 - 15%
 _____ 16 - 28%
 _____ 29% +
6. Prior Investment Experience
 Total Years of Experience: _____
 Experience with these types of investments Mutual Funds Bonds Limited Partnerships Other
 (check all that apply) Annuities Stocks Options/Futures
7. Overall Investment Objective (check one)
 Conservative Income Current Income Conservative Growth Growth Aggressive Growth
8. Risk Tolerance
 Conservative Moderate Aggressive

ACCOUNT OPTIONS (MUST BE COMPLETED)

Please select the allocation of net premium. Allocations must total 100%. Minimum of 10% in any account: allocations must be in increments of 1%.

- | | |
|-----------------------------------|-----------------------------------|
| _____ % Guaranteed Account | _____ % Mstar Balanced ETF1 |
| _____ % AmerFds IS Gbl Gr | _____ % Mstar Growth ETF1 |
| _____ % AmerFds IS New Wrld | _____ % Mstar Income & GrowthETF1 |
| _____ % FID VIP Contrafund | _____ % SFT Core Bond |
| _____ % FID VIP Equity-Income | _____ % SFT Govt Money Market |
| _____ % FID VIP High Income | _____ % SFT Index 400 Mid-Cap |
| _____ % Ivy VIP Balanced | _____ % SFT Index 500 |
| _____ % Ivy VIP Core Equity | _____ % SFT International Bond |
| _____ % Ivy VIP High Inc | _____ % SFT Ivy Growth |
| _____ % Ivy VIP Intl Core Equity | _____ % SFT Ivy Small Growth |
| _____ % Ivy VIP Small Cap Core | _____ % SFT Real Estate Sec |
| _____ % Ivy VIP Small Cap Growth | _____ % SFT Wellington Core Eq |
| _____ % Ivy VIP Value | _____ % Vanguard DiversVal |
| _____ % Janus Hend VIT Overseas | _____ % Vanguard TotalBond |
| _____ % Janus Henderson VIT Forty | |

If you do not elect an account option, any additional premium contributions will be allocated to the Money Market account.

I understand that the amount or the duration of the death benefit (or both) of the policy applied for may increase or decrease depending on the investment results of the sub-accounts of the separate account. I understand that the account value of the policy applied for increases and decreases depending on the investment results. There is no guaranteed minimum account value for net premiums invested in the sub-accounts.

Employee signature X	Daytime phone number	Evening phone number	Date
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FOR HOME OFFICE USE

Suitability accepted by registered principal X	Date
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Beneficiary Designation

Securian Financial Group, Inc.

Minnesota Life Insurance Company
 Securian Life Insurance Company, a New York authorized insurer
 400 Robert Street North • St. Paul, Minnesota 55101-2098

Group Customer Service
 Fax 651-665-4827

EMPLOYER NAME: Superior Court of California, County of San Bernardino

POLICY NUMBER: 55056

Insured's name (last, first, middle initial)	ID
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Address (street, city, state, zip)

Insured's date of birth	Policyowner (if different than the insured)	Policyowner's phone number	Email address
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This beneficiary designation applies to all eligible coverages.

INSTRUCTIONS:

1. Clearly print or type the information below.
2. **Sign and date the completed form.**
3. Return to Securian at the address above by mail or fax.

CHANGE BENEFICIARY REVOKING ALL PRIOR DESIGNATIONS

The primary and contingent beneficiary(ies) determines the order in which beneficiaries become eligible to receive a death benefit. Surviving beneficiaries in any category share equally with beneficiaries in the same category unless otherwise specified. Use of the word "Children", without modification, includes only your biological children of first generation and adopted children. For revocable designations, this signed beneficiary designation, when accepted by the underwriting company, is the only form needed to elect or change a designation under this policy. No other documents are required.

Name beneficiaries by category. To receive a death benefit, a beneficiary must survive the insured. In the event a beneficiary does not survive the insured, that beneficiary's portion shall be equally distributed to the remaining beneficiaries within that category. In the event of simultaneous death of the insured and a beneficiary, the death benefit will be paid as if the insured survived the beneficiary.

The same person cannot be named as a primary and a contingent beneficiary.

PRIMARY BENEFICIARY (IES) - The person or persons named will receive the benefit

Beneficiary Full Name	Date of Birth	Address and Phone Number	Social Security Number	Relationship	Share % (must total 100%)

Total = 100%

CONTINGENT BENEFICIARY (IES) - If the primary beneficiary(ies) is no longer living, the benefit is paid to this person(s)

Beneficiary Full Name	Date of Birth	Address and Phone Number	Social Security Number	Relationship	Share % (must total 100%)

Total = 100%

SIGNATURE REQUIRED

Policyowner's signature X	Date
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Group Life Insurance Evidence of Insurability

MINNESOTA LIFE

Minnesota Life Insurance Company - A Securian Company
 400 Robert Street North • B1-3102 • St. Paul, Minnesota 55101-2098 • Fax 651-665-7092

EMPLOYER NAME: Superior Court of California, County of San Bernardino POLICY NUMBER: 55056

EMPLOYEE INFORMATION (always complete for coverage that requires evidence of insurability)					
First name	Middle initial	Last name	Daytime phone number	Evening phone number	
Street address			City	State	Zip code
Date of birth	Employee ID	Social Security number	Date of employment	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Total amount of insurance requested			Email address		

HEALTH QUESTIONS (always complete for coverage that requires evidence of insurability)

Employee Yes No	Employee	
	Height	Weight

- 1. During the past three years, have you for any reason consulted a licensed medical professional or been hospitalized?
- 2. During the past five years, have you been diagnosed with or treated for, any of the following: heart, lung, kidney, liver, nervous system, or mental disorder; high blood pressure; stroke; diabetes; cancer or tumor; drug or alcohol abuse including addiction?
- 3. Have you ever received medication for or been diagnosed by a member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or had a blood test (for example: a positive ELISA test followed by a positive Western Blot Assay or an equivalent test approved by the state) performed by or at the direction of a life or disability income insurer for the purpose of obtaining insurance which showed evidence of antibodies to the AIDS (HIV) virus?

If you answer "Yes" to any question, please provide additional information below or on a separate sheet of paper.

ADDITIONAL HEALTH INFORMATION (provide details for every "Yes" answer to the health questions)

NAME	DATE	NAME AND ADDRESS OF DOCTOR, CLINIC, HOSPITAL	REASON FOR CONSULTATION	DIAGNOSIS AND TREATMENT

FOR OFFICE USE ONLY:

Employee Supplemental Life Coverage

Current in force	U/W applied for	Total elected
\$	\$	\$

▶▶▶▶▶ PLEASE READ & SIGN NEXT PAGE & SEND ALL PAGES TO MINNESOTA LIFE ▶▶▶▶▶

AUTHORIZATION

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, pharmacy benefit manager, or other health care provider that has provided payment, treatment or services to me or on my behalf to disclose my entire medical record and any other protected health information concerning me to Minnesota Life Insurance Company, (the Company), and its employees, reinsurers and representatives. This includes information on the diagnosis or treatment of sexually transmitted diseases (except for HIV). This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs and tobacco.

I also authorize any person(s), medical practitioner, institution, insurance company or MIB, Inc. to give any medical or nonmedical information about me including alcohol or drug abuse, but not including information about my HIV status, to the Company and its reinsurers. I authorize all said sources, except MIB, Inc. to give such information to any agency employed by the Company to collect and transmit such information. I authorize the Company, or its reinsurers, to make a brief report of my personal health information to MIB, Inc.

This protected health information is to be disclosed under this Authorization so the Company may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with the Company.

This Authorization shall remain in force for 24 months following the date of my signature below. A copy of this Authorization is as valid as the original. I understand I am entitled to receive a copy of this Authorization. I understand that I have the right to revoke this Authorization in writing, at any time, by sending a written request for revocation to the Company. I understand that a revocation does not apply to any action that was taken in reliance on this Authorization or to the Company's legal right to contest a claim under an insurance policy or to contest the policy itself. I understand that there is a possibility of re-disclosure of any information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality. I understand that if I refuse to sign this Authorization to release my complete medical record, the Company may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments.

CONSUMER PRIVACY NOTICE

To underwrite your insurance request, the Company may ask for additional personal information, such as an insurance medical exam; lab tests; medical records from your insurance company, physician or hospital; a report from MIB, Inc., a not-for-profit organization of life insurance companies that exchanges information among its members. No information pertaining to your HIV status may be requested by or released to the Company. Information about your insurability is confidential. Without your express authorization, the Company or its reinsurers may send your information to government agencies that regulate insurance; or, without identifying you, to insurance organizations for statistical studies. If you apply to a MIB, Inc. member company for life or health insurance, or submit a benefits claim for benefits to a member company, MIB, Inc. upon request, will supply the member company with the information in its file. You or your authorized representative have the right to: receive by mail or to copy your personal information in the Company or MIB, Inc. files, including the source and who received copies within the past two years; to correct or amend personal information in these files; to know specific reasons why coverage was not issued as applied for; and to revoke your authorization at any time. At your written request, within 30 days the Company will explain in writing how to learn what is in your file, its source, how to correct or amend it or how to learn why coverage was not issued as applied for. You can send the Company a written statement as to why you disagree. If we correct or amend the information, we will notify you and anyone who may have received the information. If we do not agree with your statement, we will notify you and keep your statement in your file.

For further information about your file or your rights, you may contact:

Group Division Underwriting
 Minnesota Life Insurance Company
 400 Robert Street North
 St. Paul, Minnesota 55101-2098
 Telephone: (800) 872-2214

For information about MIB, Inc., you may contact:

MIB, Inc.
 50 Braintree Hill, Suite 400
 Braintree, MA 02184-8734
 Telephone: (866) 692-6901
 Website: www.mib.com

I have read this Authorization and Consumer Privacy Notice and I understand I can have copies. The answers provided on this application are representations of the person signing below. The answers given are true and complete. It is understood that Minnesota Life Insurance Company shall incur no liability because of this application unless and until it is approved by the Company and the first premium is paid while my health and other conditions affecting my insurability are as described in this application. I authorize my employer to withdraw premiums from my salary to pay for this coverage. I understand that false or incorrect answers to the above questions may lead to rescission of coverage. If coverage is rescinded, an otherwise valid claim will be denied.

Employee signature	Employee name (please print)	Date of birth	Phone number	Date signed
X				



PLACE STAMP
HERE
The Post Office
will not deliver
mail without
postage



F74958-1 9-2016

MINNESOTA LIFE INSURANCE COMPANY
SECURIAN LIFE INSURANCE COMPANY
GROUP CUSTOMER SERVICE
PO BOX 64546
ST PAUL MN 55164-0546



Securian Financial Group, Inc.
400 Robert Street North
St. Paul, MN 55101

Insurance products are issued by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc.

This is a summary of plan provisions related to Minnesota Life Insurance Company to Superior Court of California, County of San Bernardino. In the event of a conflict between these materials and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy for Employee and the hospitalization confinement provision for dependents.

Products are offered under policy form series MHC-94-18660 Rev 5-2001 or a state variation thereof.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates. Minnesota Life Insurance is an affiliate of Securian Financial Group, Inc.



www.lifebenefits.com

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400 Robert Street North, St. Paul, MN 55101-2098 • 1-800-820-4205

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