SECURIAN FINANCIAL®

Individual Life Insurance
Life Insurance as a Financial Tool

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

Tax diversification: Reduce your taxes and increase your income

Take a tax-efficiency inventory

Besides spreading out your investments, you may also want to consider diversifying your assets according to their tax basis. Why? Because taxation can make a big impact.

Tax diversification

Tax diversification can help you reduce taxes and increase your total spendable income. Grouping assets by three tax categories helps illustrate how those assets are affected by taxes.

With your financial professional's help, consider the value of these types of tools. Their tax characteristics can effectively raise or lower your average tax rate depending on how they are used.

Capital assets:

assets with a tax basis
Examples include investments, real estate or a business

Retirement assets:

designed specifically for retirement income
Examples include qualified retirement plans, IRAs and annuities

Tax-advantaged assets:

receive tax-advantaged treatment
Examples include municipal bonds, Roth IRAs and life insurance policies

A balanced approach

A comprehensive approach will consider all three asset categories and identify how you can best meet your goals. Income tax diversification may provide additional control and more flexibility for your future.

Ready to start thinking about a more tax-efficient approach to your finances?

First, sort your assets according to their tax treatment by using the worksheet on the back.

Then provide us with your completed factfinder.

Using the inventory

Use the tax-efficiency inventory to identify investments with both growth potential and tax advantages. It can help uncover assets that may be better positioned to help you meet your financial goals. Your financial professional can help tax-diversify your assets, so you can keep more of what you've earned.

Capital assets	
Savings	$
Checking	$
CDs	$
Mutual funds	$
Stocks	$
Bonds	$
Treasury securities	$
Other	$
TOTAL	**$ 0.00**

Retirement income assets	
IRAs	$
401(k), 403(b) and other pension plan assets	$
Annuities	$
Other	$
Other	$
Other	$
TOTAL	**$ 0.00**

Tax-advantaged assets	
Municipal bonds	**$**
Roth IRAs	**$**
Life insurance cash value[1]	**$**
Other	**$**
Other	**$**
Other	**$**
Other	**$**
TOTAL	**$ 0.00**

1. The Policy Design you choose may impact the tax status of your policy. If you pay too much premium your policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59½ may also be subject to an additional 10% penalty tax.

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

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first 15 years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

This is a general communication for informational and educational purposes. The information is not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are seeking investment advice or recommendations, please contact your financial professional.

This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties.

This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

The personal information you provided in this factfinder may be stored and used by the financial professional to help develop a recommendation and create a profile for you, the consumer. The values contained in this document are provided and confirmed by you, the consumer. This document is not a statement or a guarantee of account values. Any inaccuracies within this document may impact the recommendation provided to you.

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 and brand identity disclosure.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

Securian FINANCIAL®

PREPARE
PROTECT
SECURE

securian.com

400 Robert Street North, St. Paul, MN 55101-2098

F82833-27 Rev 12-2024 DOFU 12-2024
4035308