

Ease your financial worries with payment protection

Payment protection shields borrowers against the unexpected by cancelling all or part of an outstanding loan balance.

Would your family be able to sustain their current standard of living if the unexpected happened?

Consider this:

- Nearly half of U.S. consumers say they would face financial hardship within six months if the primary wage earner were to pass away unexpectedly.¹
- More than 60 percent say they would face financial hardship within one year if the primary wage earner became disabled.²
- Over 50 percent say they would run out of money in a month if they lost their income.³

Payment protection can shelter you from much of these worries by cancelling or paying off a covered loan balance. Instead of paying on that covered loan, you can use that money to pay off medical expenses, buy groceries, save for the future – or anyway you choose.

Change is difficult. Let payment protection help relieve some of the burden.



In 2023, Securian Financial paid on over 30,000 claims for a total of more than

\$86M

Reasons to get payment protection

1

Your current employment is uncertain.

2

You want peace of mind in case of illness, disability or death.

3

You don't have other insurance coverage.

4

You want to protect your asset.

What consumers are saying about payment protection

In a recent Securian Financial survey of more than 2,000 consumers and lending executives:

- **80 percent** were satisfied with their decision to purchase payment protection.
- **75 percent** are likely to purchase the product again, and many would recommend to others taking out a loan.



"It definitely kept me from losing my truck."

*Timothy from
Seminole, AL*



"It was a comfort knowing everything would be ok."

*Alonzo from
Roanoke, VA*



"I'm out of work. I have no paycheck. I would have lost everything if I didn't have this insurance."

*Robert from
Cheraw, SC*



"During my time off for my surgery, paying bills would be more difficult. Securian gave me peace of mind!"

*Bethany from
Hamilton, OH*

Why Securian Financial

Securian Financial's Affinity Solutions business is a go-to provider of insurance and other protection products to more than 6,000 financial institutions and associations in the United States and Canada. Securian Financial offers a diverse portfolio of debt protection, specialty property & casualty, life, accident and supplemental health product options – all backed by customized solutions and exceptional service.

Securian Financial's products help bring peace of mind to more than 23 million customers throughout the United States and Canada. We are trusted by our partners and customers to fulfill our purpose of helping to build secure tomorrows.

Payment protection refers to our suite of products that support lending solutions sold through financial institutions. These products include debt protection and credit insurance.

Insurance products are issued by Minnesota Life Insurance Company or 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. Property and casualty insurance products are issued by Securian Casualty Company, a New York authorized insurer.

Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. Debt protection is a contractual liability policy issued to the credit union by Securian Casualty Company, a New York authorized insurer. Minnesota Life Insurance Company acts as the administrator of the credit union's debt protection program. The credit union is independently owned and is not affiliated with Securian Financial. The testimonials provided by Securian Financial's customers identified in this material were freely given without receiving any compensation.

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

1. www.limra.com/en/newsroom/industry-trends/2024/life-insurance-awareness-month-a-time-to-help-more-consumers-get-the-life-insurance-coverage-they-say-they-need/#:~:text=These%20statistics%20are%20important%20because,were%20to%20pass%20away%20unexpectedly.

2. www.limra.com/en/newsroom/industry-trends/2023/disability-insurance-awareness-month-2023.

3. listwithclever.com/research/financial-goals-2023/#goals.

Unless otherwise noted, all statistics are from the Securian Financial proprietary survey conducted in February 2024.



PREPARE
PROTECT
SECURE

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2025 Securian Financial Group, Inc. All rights reserved.

F108323 1-2025 DOFU 1-2025
4104540