
To: Jennifer L. Dean(dctrademarks@faegredrinker.com)
Subject: U.S. Trademark Application Serial No. 97120533 - REFRAME - 523638.2
Sent: August 25, 2022 11:58:00 AM EDT
Sent As: tmng.notices@uspto.gov

Attachments

5736007
[screencapture-www-allstate-com-retirement-16614361139561](#)
[screencapture-www-geico-com-living-saving-money-building-a-winning-financial-game-plan-16614361989991](#)
[screencapture-business-libertymutual-com-services-risk-control-risk-control-consulting-center-16614362239821](#)
[screencapture-business-libertymutual-com-industries-financial-institutions-16614362683161](#)
[screencapture-www-travelers-com-risk-control-risk-management-solutions-16614366281291](#)
[screencapture-www-travelers-com-risk-control-specialties-16614366736111](#)
[screencapture-www-travelers-com-risk-control-risk-management-services-16614367012601](#)
[screencapture-www-fticonsulting-com-industries-insurance-claims-and-underwriting-16614369500911](#)
[screencapture-www-fticonsulting-com-services-16614369831991](#)
[screencapture-www-securian-com-about-us-our-company-html-16614370753681](#)
[screencapture-www-securian-com-financial-professionals-why-securian-choose-shared-success-underwriting-approach-html-16614371009351](#)
[screencapture-www-securian-com-products-services-investment-services-html-16614371299291](#)
[screencapture-www-securian-com-products-services-financial-planning-html-16614371524431](#)

United States Patent and Trademark Office (USPTO) Office Action (Official Letter) About Applicant's Trademark Application

U.S. Application Serial No. 97120533

Mark: REFRAME

Correspondence Address:

JENNIFER L. DEAN
FAEGRE DRINKER BIDDLE & REATH LLP
1500 K STREET, NW
SUITE 1100
WASHINGTON DC 20005 UNITED STATES

Applicant: REFRAME.CARE, INC.

Reference/Docket No. 523638.2

Correspondence Email Address: dctrademarks@faegredrinker.com

NONFINAL OFFICE ACTION

The USPTO must receive applicant's response to this letter within six months of the issue date below or the application will be abandoned. Respond using the Trademark Electronic Application System (TEAS). A link to the appropriate TEAS response form appears at the end of this Office action.

Issue date: August 25, 2022

INTRODUCTION

The referenced application has been reviewed by the assigned trademark examining attorney. Applicant must respond timely and completely to the issues below. 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a); TMEP §§711, 718.03.

SECTION 2(d) REFUSAL – LIKELIHOOD OF CONFUSION

Registration of the applied-for mark is refused because of a likelihood of confusion with the mark in U.S. Registration No. 5736007 (REFRAME). Trademark Act Section 2(d), 15 U.S.C. §1052(d); *see* TMEP §§1207.01 *et seq.* See the attached registration.

The Applicant's mark is **REFRAME** for "Underwriting insurance in the fields of long-term care and life insurance".

The registered marks is **REFRAME** for, in relevant part, "Software for analysis, design and optimization of financial and risk management in the field of banking, insurance, finances; software components, namely, computer software modules for analyzing, designing and optimizing financial and risk management in the field of banking, insurance, finances; computer software for analysis, design and optimization of financial and risk management in the field of banking, insurance, finances; computer programs for analyzing, designing and optimizing financial and risk management in the field of banking, insurance, finances", "financial due diligence; Tax risk consultancy; consultancy with regard to value added tax; financial affairs, namely, financial information, management and analysis services; financial compliance and regulation advisory, financial technology and transformation consultancy; financial risk management services, namely, risk assessment, risk mitigation analysis services, risk strategy advisory, implementation services, technology and transformation consultancy; financial controlling, namely, managerial accounting, performance management, internal and external financial reporting and technology and transformation consultancy in the insurance context; insurance, namely, compliance analysis services, regulation advisory, insurance technology and transformation consultancy", and "Development, design and implementation of software and software components in the field of banking, insurance, finances; development of software and software components;

programming of software and software components for analyzing, designing and optimizing financial and risk management; coding of software and software components for analyzing, designing and optimizing financial and risk management; implementation of software and software components; installation of software and software components; development of computer software and computer software components for analyzing, designing and optimizing financial and risk management; design of computer software and computer software components; development of computer software and computer software components; programming of computer software and computer software components for analyzing, designing and optimizing financial and risk management; coding of computer software and computer software components for analyzing, designing and optimizing financial and risk management; implementation of computer software and computer software components; installation of computer software and computer software components; development of computer programs and computer program components analyzing, designing and optimizing financial and risk management; design of computer programs and computer program components; development of computer programs and computer program components; programming of computer programs and computer program components for analyzing, designing and optimizing financial and risk management; coding of computer programs and computer program components for analyzing, designing and optimizing financial and risk management; implementation of computer programs and computer program components; installation of computer programs and computer program components; computer programming; updating of computer software; computer software updating; updating of computer programs; maintenance of computer software; maintenance of software; maintenance of computer programs; services of an EDP programmer, namely, computer programming services; consultancy in the field of computers; computer software consultancy; computer hardware and computer software consultancy; software system analysis; computer software system analysis; computer program system analysis; computer system analysis; conversion of data or documents from physical to electric media; copying of software; duplication of computer software; duplicating computer programs; computer project management in the field of electronic data processing; technological consultancy in the field of banking, insurance, finances; quality assurance consultancy; all of the aforesaid goods only for use in the field of banking, insurance and finance services; cloud computing services, namely, cloud hosting provider services; providing temporary use of on-line non-downloadable operating software for accessing and using a cloud computing network".

Trademark Act Section 2(d) bars registration of an applied-for mark that so resembles a registered mark that it is likely a potential consumer would be confused, mistaken, or deceived as to the source of the services of the applicant and registrant. See 15 U.S.C. §1052(d). A determination of likelihood of confusion under Section 2(d) is made on a case-by-case basis and the factors set forth in *In re E. I. du Pont de Nemours & Co.*, 476 F.2d 1357, 1361, 177 USPQ 563, 567 (C.C.P.A. 1973) aid in this determination. *Citigroup Inc. v. Capital City Bank Grp., Inc.*, 637 F.3d 1344, 1349, 98 USPQ2d 1253, 1256 (Fed. Cir. 2011) (citing *On-Line Careline, Inc. v. Am. Online, Inc.*, 229 F.3d 1080, 1085, 56 USPQ2d 1471, 1474 (Fed. Cir. 2000)). Not all the *du Pont* factors, however, are necessarily relevant or of equal weight, and any one of the factors may control in a given case, depending upon the evidence of record. *Citigroup Inc. v. Capital City Bank Grp., Inc.*, 637 F.3d at 1355, 98 USPQ2d at 1260; *In re Majestic Distilling Co.*, 315 F.3d 1311, 1315, 65 USPQ2d 1201, 1204 (Fed. Cir. 2003); see *In re E. I. du Pont de Nemours & Co.*, 476 F.2d at 1361-62, 177 USPQ at 567.

In this case, the following factors are the most relevant: similarity of the marks, similarity and nature of the services, and similarity of the trade channels of the services. See *In re Viterra Inc.*, 671 F.3d 1358, 1361-62, 101 USPQ2d 1905, 1908 (Fed. Cir. 2012); *In re Dakin's Miniatures Inc.*, 59 USPQ2d 1593, 1595-96 (TTAB 1999); TMEP §§1207.01 *et seq.*

COMPARISON OF THE MARKS

In a likelihood of confusion determination, the marks in their entireties are compared for similarities in appearance, sound, connotation, and commercial impression. *In re i.am.symbolic, llc*, 866 F.3d 1315, 1323, 123 USPQ2d 1744, 1748 (Fed. Cir. 2017); *Stone Lion Capital Partners, LP v. Lion Capital LLP*, 746 F.3d 1317, 1321, 110 USPQ2d 1157, 1160 (Fed. Cir. 2014) (quoting *Palm Bay Imps., Inc. v. Veuve Clicquot Ponsardin Maison Fondee En 1772*, 396 F.3d 1369, 1371, 73 USPQ2d 1689, 1691 (Fed. Cir. 2005)); *In re E. I. du Pont de Nemours & Co.*, 476 F.2d 1357, 1361, 177 USPQ 563, 567 (C.C.P.A. 1973); TMEP §1207.01(b)-(b)(v).

In the present case, applicant's mark is **REFRAME** and registrant's mark is **REFRAME**. These marks are identical in appearance, sound, and meaning, "and have the potential to be used . . . in exactly the same manner." *In re i.am.symbolic, llc*, 116 USPQ2d 1406, 1411 (TTAB 2015), *aff'd*, 866 F.3d 1315, 123 USPQ2d 1744 (Fed. Cir. 2017). Additionally, because they are identical, these marks are likely to engender the same connotation and overall commercial impression when considered in connection with applicant's and registrant's respective services. *Id.* Therefore, the marks are confusingly similar.

Furthermore, where the marks of the respective parties are identical, as in this case, the degree of similarity or relatedness between the services needed to support a finding of likelihood of confusion declines. See *In re Country Oven, Inc.*, 2019 USPQ2d 443903, at *5 (TTAB 2019) (citing *In re i.am.symbolic, llc*, 116 USPQ2d 1406, 1411 (TTAB 2015), *aff'd*, 866 F.3d 1315, 123 USPQ2d 1744 (Fed. Cir. 2017)); TMEP §1207.01(a); see also *In re Shell Oil Co.*, 992 F.2d 1204, 1207, 26 USPQ2d 1687, 1689 (Fed. Cir. 1993).

COMPARISON OF THE SERVICES

The services are compared to determine whether they are similar, commercially related, or travel in the same trade channels. See *Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369-71, 101 USPQ2d 1713, 1722-23 (Fed. Cir. 2012); *Herbko Int'l, Inc. v. Kappa Books, Inc.*, 308 F.3d 1156, 1165, 64 USPQ2d 1375, 1381 (Fed. Cir. 2002); TMEP §§1207.01, 1207.01(a)(vi). The compared services need not be identical or even competitive to find a likelihood of confusion. See *On-line Careline Inc. v. Am. Online Inc.*, 229 F.3d 1080, 1086, 56 USPQ2d 1471, 1475 (Fed. Cir. 2000); *Recot, Inc. v. Becton*, 214 F.3d 1322, 1329, 54 USPQ2d 1894, 1898 (Fed. Cir. 2000); TMEP §1207.01(a)(i). They need only be "related in some manner and/or if the circumstances surrounding their marketing are such that they could give rise to the mistaken belief that [the services] emanate from the same source." *Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369, 101 USPQ2d 1713, 1722 (Fed. Cir. 2012) (quoting *7-Eleven Inc. v. Wechsler*, 83 USPQ2d 1715, 1724 (TTAB 2007)); TMEP §1207.01(a)(i).

The attached Internet evidence, consisting of entities that provide insurance underwriting services for life and long term care insurance, as well as fraud insurance and prevention services and/or risk management and consulting services, all under the same mark, establishes that the same entity commonly provides the relevant services and markets the services under the same mark (See attached evidence from Allstate®, Liberty Mutual®, Geico®, Travelers®, fticonsulting.com, and securian.com). Thus, applicant's and registrant's services are considered related for likelihood of confusion purposes. See, e.g., *In re Davey Prods. Pty Ltd.*, 92 USPQ2d 1198, 1202-04 (TTAB 2009); *In re Toshiba Med. Sys. Corp.*, 91 USPQ2d 1266, 1268-69, 1271-72 (TTAB 2009).

The overriding concern is not only to prevent buyer confusion as to the source of the services, but to protect the registrant from adverse commercial impact due to use of a similar mark by a newcomer.

See In re Shell Oil Co., 992 F.2d 1204, 1208, 26 USPQ2d 1687, 1690 (Fed. Cir. 1993). Therefore, any doubt regarding a likelihood of confusion determination is resolved in favor of the registrant. TMEP §1207.01(d)(i); *see Hewlett-Packard Co. v. Packard Press, Inc.*, 281 F.3d 1261, 1265, 62 USPQ2d 1001, 1003 (Fed. Cir. 2002); *In re Hyper Shoppes (Ohio), Inc.*, 837 F.2d 463, 464-65, 6 USPQ2d 1025, 1026 (Fed. Cir. 1988).

In light of the similarities between the marks and the relatedness of the services, it is likely that consumers who encounter the parties' services will falsely conclude that they originate from the same source.

Although applicant's mark has been refused registration, applicant may respond to the refusal by submitting evidence and arguments in support of registration.

Please call or email the assigned trademark examining attorney with questions about this Office action. Although an examining attorney cannot provide legal advice, the examining attorney can provide additional explanation about the refusal(s) and/or requirement(s) in this Office action. *See* TMEP §§705.02, 709.06. The USPTO does not accept emails as responses to Office actions; however, emails can be used for informal communications and are included in the application record. *See* 37 C.F.R. §§2.62(c), 2.191; TMEP §§304.01-.02, 709.04-.05.

How to respond. [**Click to file a response to this nonfinal Office action.**](#)

/Crystal H. Yi/
Crystal H. Yi
Trademark Attorney
Law Office 123
(571) 270-0763
crystal.yi@uspto.gov
(571) 270-0763
crystal.yi@uspto.gov

RESPONSE GUIDANCE

- **Missing the response deadline to this letter will cause the application to abandon.** The response must be received by the USPTO before midnight **Eastern Time** of the last day of the response period. TEAS maintenance or unforeseen circumstances could affect an applicant's ability to timely respond.
- **Responses signed by an unauthorized party** are not accepted and can **cause the application to abandon.** If applicant does not have an attorney, the response must be signed by the individual applicant, all joint applicants, or someone with legal authority to bind a juristic applicant. If applicant has an attorney, the response must be signed by the attorney.

- If needed, **find [contact information for the supervisor](#)** of the office or unit listed in the signature block.

(4) STANDARD CHARACTER MARK**REFRAME****Mark Punctuated**

REFRAME

Translation**Goods/Services**

- IC 009. US 021 023 026 036 038.G & S: Software for analysis, design and optimization of financial and risk management in the field of banking, insurance, finances; software components, namely, computer software modules for analyzing, designing and optimizing financial and risk management in the field of banking, insurance, finances; computer software for analysis, design and optimization of financial and risk management in the field of banking, insurance, finances; computer programs for analyzing, designing and optimizing financial and risk management in the field of banking, insurance, finances
- IC 036. US 100 101 102.G & S: financial due diligence; Tax risk consultancy; consultancy with regard to value added tax; financial affairs, namely, financial information, management and analysis services; financial compliance and regulation advisory, financial technology and transformation consultancy; financial risk management services, namely, risk assessment, risk mitigation analysis services, risk strategy advisory, implementation services, technology and transformation consultancy; financial controlling, namely, managerial accounting, performance management, internal and external financial reporting and technology and transformation consultancy in the insurance context; insurance, namely, compliance analysis services, regulation advisory, insurance technology and transformation consultancy
- IC 042. US 100 101.G & S: Development, design and implementation of software and software components in the field of banking, insurance, finances; development of software and software components; programming of software and software components for analyzing, designing and optimizing financial and risk management; coding of software and software components for analyzing, designing and optimizing financial and risk management; implementation of software and software components; installation of software and software components; development of computer software and computer software components for analyzing, designing and optimizing financial and risk management; design of computer software and computer software components; development of computer software and computer software components; programming of computer software and computer software components for analyzing, designing and optimizing financial and risk management; coding of computer software and computer software components for analyzing, designing and optimizing financial and risk management; implementation of computer software and computer software components; installation of computer software and computer software components; development of computer programs and computer program components analyzing, designing and optimizing financial and risk management; design of computer programs and computer program components; development of computer programs and computer program components; programming of computer programs and computer program components for analyzing, designing and optimizing financial and risk management; coding of computer programs and computer program components for analyzing, designing and optimizing financial and risk management; implementation of computer programs and computer program components; installation of computer programs and computer program components; computer programming; updating of computer software; computer software updating; updating of computer programs; maintenance of computer software; maintenance of software; maintenance of computer programs; services of an EDP programmer, namely, computer programming services; consultancy in the field of computers; computer software consultancy;

computer hardware and computer software consultancy; software system analysis; computer software system analysis; computer program system analysis; computer system analysis; conversion of data or documents from physical to electric media; copying of software; duplication of computer software; duplicating computer programs; computer project management in the field of electronic data processing; technological consultancy in the field of banking, insurance, finances; quality assurance consultancy; all of the aforesaid goods only for use in the field of banking, insurance and finance services; cloud computing services, namely, cloud hosting provider services; providing temporary use of on-line non-downloadable operating software for accessing and using a cloud computing network

- IC 045. US 100 101.G & S: Reviewing standards and practices to assure compliance with banking, insurance, finance laws and regulations

Mark Drawing Code

(4) STANDARD CHARACTER MARK

Design Code

Serial Number

79224499

Filing Date

20170724

Current Filing Basis

66A

Original Filing Basis

66A

Publication for Opposition Date

20190212

Registration Number

5736007

Date Registered

20190430

Owner

(REGISTRANT) ifb SE AKTIENGESELLSCHAFT (AG) FED REP GERMANY Schloßstraße 23 82031 Grünwald FED REP GERMANY

Priority Date

20170223

Disclaimer Statement

Description of Mark

Type of Mark

TRADEMARK. SERVICE MARK

Register

PRINCIPAL

Live Dead Indicator

LIVE

Attorney of Record

R Peter Spies

Explore Allstate | ▾

Ashburn, VA 20146

Español

Log in



get a quote ▾

Insurance & more ▾ Resources ▾ Claims ▾ Contact & support ▾ Find an agent

start planning your financial future
with Allstate today

contact us



Regulatory disclosures

- Form CRS
- Best interest disclosure
- Important information & additional disclosures

A / Retirement & investments

retirement & investments planning

Explore retirement & investments ▾

Keeping families in Good Hands

Everyone deserves a plan designed to help them meet their financial goals. That's why we make preparing for the future simple and accessible — with **Personal Financial Representatives** in your neighborhood.

Allstate My Money

See your complete financial picture and take control of your finances today. With our free online tool, you can:

- Manage your investments
- Set financial goals and track your progress
- Track expenses and follow a budget
- Consult with a Personal Financial Representative

To get started, answer a few questions about your goals and provide basic contact information. Then, a Personal Financial Representative will help you create an account to start managing your finances online.

[get started](#)

Keeping families in Good Hands

Everyone deserves a plan designed to help them meet their financial goals. That's why we make preparing for the future simple and accessible — with **Personal Financial Representatives** in your neighborhood.

Why should you have plans to reach your financial goals?

Whether you're just starting out or you're getting ready for retirement, our complimentary financial reviews can help set a clear path towards reaching your goals.

Starting your career



Growing your family



Raising children on your own



Protecting your established finances



Nearing retirement



During retirement



The Allstate difference

When you **choose an Allstate Personal Financial Representative**, you'll develop a personalized plan that's designed to help you meet your goals at each stage of your life. And, because Allstate agents live and work near you, you'll receive local service along with access to more than 20 of the most recognized financial companies in the industry.



How to save for retirement

Your Workplace Retirement Plan



Individual Retirement Accounts (IRAs)





you're in good hands®

Company

Allstate corporation

Underwriting companies

Careers

Quick links

Contact & support

Claims

Resources

Sitemap

Insurance

Car insurance

Home insurance

Life insurance

Renters insurance

Condo insurance

Motorcycle insurance

RV Insurance

Business insurance

Identity protection

Roadside

select a product to get a quote

20146

Select a Product



go

Retrieve a saved quote

[terms of use](#) [privacy & security](#) [CA notice at collection](#) [CA financial incentive notice](#) [accessibility](#) [ad choices](#)

©2022 Allstate Insurance Company

Refer to our [business continuity plan](#) to address the possibility of a future significant business disruption and our response for a timely recovery to disruptive events.Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC (LSA Securities in LA and PA). Registered Broker Dealer. Member [FINRA](#), [SIPC](#). Main Office: 2920 South 84th Street, Lincoln, NE 68506. 877-525-5727. [Check the background of this firm on FINRA's BrokerCheck website.](#)

GEICO LIVING > SAVING > MONEY > BUILD A WINNING FINANCIAL GAME PLAN



Build A Winning Financial Game Plan

[1 comment](#)



If you've ever followed an NCAA tournament, these tournaments could be teaching you valuable lessons on managing your money.

That's because the effort fans put into researching teams and filling out brackets is the same kind of work that goes into [getting your finances in order](#). And according to Chuck Thoelle, a Dallas-based certified financial planner and author of *Bulls, Bears and Basketball*, the world of college hoops is bursting with lessons to help average people make sense of saving and investing.

"Good planning is essential to meeting major financial goals like retirement and college."



financial goals like retirement and [college funding](#)," says Thoelle, an Indiana native raised on Hoosier Hysteria. "The problem is that many people find the process too boring or tedious to really put in the effort. But if you think of it in different terms, things like mutual funds and insurance can suddenly seem a lot more interesting."

And who doesn't love a good sports analogy?

"In basketball and finance, there's offense and defense, winning seasons and rebuilding years, tried-and-true strategies and desperate last-second shots. And you're always working against the clock," Thoelle says.



**Life changes.
So can your policy.**

[REVIEW YOUR POLICY](#)



Here's how to channel your fervor and win a financial championship:

Assess Your Team

Start with a good look at where you are financially and where you want to be. Are you [saving for retirement](#)? Determine how much you'll need to live comfortably and work toward that goal.



Scout the Competition

Ready your game plan for the challenges of inflation, high interest rates and the occasional stock-market correction by learning more about these and other opposing forces that threaten to squash your dreams of glory.

[LEARN MORE](#)



Attack the Basket

Racking up points is the name of the game. In personal finance, playing offense means stashing away as much money as possible from an early age and [building an investment portfolio](#) that's designed to meet your long-term goals.



Get Aggressive on Defense

Defense is all about protecting what you already have. That includes diversifying your investments to guard against down markets and making sure you and your valuable assets are adequately insured. This gets even more important the closer you get to retirement.

Make Half-time Adjustments

Life can change dramatically halfway through the game. Kids move out. People get sick. Careers shift gears. It's important to reassess your priorities and progress as you age; chances are, your game plan will need some tweaking.



Stay Strong Through Overtime

Retirement is no time to quit watching your wallet. Smart strategies to withdraw your savings and minimize spending will ensure you don't lose your nest egg. And when that final buzzer sounds, your family will thank you for the financial legacy you've left behind.

Protect your hard-earned assets and start planning your legacy today. Let us help you find a [life insurance policy](#) through the GEICO Insurance Agency that gives you peace of mind for the future. Locking in a long-term rate now could be a great bargain.

Now that you have your financial game plan, see how much you could save on [car insurance, home insurance, renters insurance](#) and more when you get a fast, free quote on [geico.com](#)!

By Lee Brookman

Next: What's your savings style? [Take our quiz](#) to find out where you rank in the money game.

SHARE THIS ARTICLE    



 Get GEICO
Auto insurance.

[GET A QUOTE](#)



RECOMMENDED



[15 Ways To Save \\$15 Per Week](#)



[How To Buy Or Sell A Car Privately](#)



[7 Signs You Might Be A Victim Of Identity Theft](#)



[The Ultimate Tipping Guide](#)



[Link to article thumbnail](#)



[How To Save Big On Your Summer Vacation](#)

[5 Ways To Plan An Awesome Wedding On A Budget](#)

Leave a comment

Comment *



Name

Email

(Your email address will not be published)

Submit

[shannon says,](#)

you are the best ever thank you.

[Reply](#)



corrective measures, or identifying all potential hazards. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority for interpretation or clarification.

This website is intended to be informational. Descriptions are provided only as a summary outline of the products and services available and are not intended to be comprehensive and do not constitute an offer to sell or a solicitation. The products and services described may not be available in all states or jurisdictions. See your policy, service contract, or program documentation for actual terms, conditions, and exclusions. Any inquiries regarding the subject matter set forth herein should be directed through licensed insurance professionals.

Coverage and insurance are provided and underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. When we offer insurance products, we will state clearly which insurer will underwrite the policy. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.

Personal Insurance

Business Insurance

About Liberty Mutual



Agents & brokers

Small business

Find an agent

Contact us

Login



Solutions

Industries

Insights

Services

Claims

Risk Control Consulting Center

Business Insurance > Services > Risk control > Risk Control Consulting Center



Build a better risk control strategy

Your business is like no other — and so are your issues of safety and risk control. Our consulting center can answer your questions, provide advanced technical guidance, and collaborate with you to prevent and control losses with a flexible array of solutions.

One phone call or email puts you in touch with consultants who can offer solutions to support your business goals and objectives.

Our team can answer your questions and collaborate through:

- Practical guidance with training webinars, safety programs, and other audit tools
- Proven problem-solving strategies developed with our technical resources and expertise
- Actionable support by our risk control experts to support your business goals and objectives

"The center is a dependable and reliable service for us. We have always received excellent customer service and expeditious responses from your consultants." – Liberty Mutual Insurance policyholder

Get in touch

Risk Control Consulting

Related insights



INFOGRAPHIC • 2 MIN READ

2022 Workplace Safety Index

6/17/2022



INFOGRAPHIC • 2 MIN READ

2021 Workplace Safety Index: the top 10 causes of disabling injuries

7/15/2021



ARTICLE • 2 MIN READ

Understanding employee risks in a virtual workplace

3/23/2021

[Explore insights](#)

Our risk control services are advisory only. We assume no responsibility for: managing or controlling customer safety activities, implementing any recommended corrective measures, or identifying all potential hazards. No attempt has been made to interpret any referenced codes, standards, or regulations. Please refer to the appropriate government authority for interpretation or clarification.

This website is intended to be informational. Descriptions are provided only as a summary outline of the products and services available and are not intended to be comprehensive and do not constitute an offer to sell or a solicitation. The products and services described may not be available in all states or jurisdictions. See your policy, service contract, or program documentation for actual terms, conditions, and exclusions. Any inquiries regarding the subject matter set forth herein should be directed through licensed insurance professionals.

Coverage and Insurance are provided and underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. When we offer insurance products, we will state clearly which insurer will underwrite the policy. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.

Personal Insurance Business Insurance About Liberty Mutual

Agents & brokers Small business Find an agent Contact us Login 

 **Liberty Mutual**
INSURANCE

Solutions Industries Insights Services Claims

Financial institutions

Business Insurance > Industries > Financial institutions



Protection for the financial sector

From economic volatility and changing regulatory requirements to fraud and cybercrime, financial institutions face a variety of risks. With these varied exposures, having the right risk-management approach is critical so that your business can continue to service clients and maintain a strong balance sheet.

Across asset managers, banks, insurance companies, and more, customers look to us for holistic solutions to protect their employees, assets, and reputations.

A protective partnership

Solutions for complex risks

Expertise that delivers

Services in sync

Solutions for complex risks

Financial institutions face distinctive risks, so we offer protection that's equally distinctive.

We take a tailored, industry-specific approach to meet the needs of financial institutions, offering an extensive array of comprehensive coverages, including:

- Commercial auto
- Directors and officers, including general partnership liability and Side A DIC
- Employment practices liability
- Fidelity/crime
- Fiduciary/pension trust liability
- Financial institutional bonds
- General liability
- Mergers and acquisitions transactional liability solutions, including representations and warranties, tax liability, and contingent legal risk
- Professional liability, including cyber

- Property
- Umbrella and excess liability
- Workers compensation

We'll also work with you to determine the right program structure, whether it's large deductible, retrospective, guaranteed cost, aggregate stop loss, or unbundled.

And every solution is backed by our strength, stability, and experience as a Fortune 100 company.

Get in touch

Our commercial and specialty insurance products and services are distributed through brokers and agents. If you are interested in our solutions for your business, please contact your agent or broker. If you are an agent or broker, please reach out to our team for more information.



Tom Pickhardt

Industry Practices Director

[\(980\) 938-1019](tel:(980)938-1019)

Thomas.Pickhardt@libertymutual.com



Small business

To get a quote, visit our [Find an agent](#) page to locate an independent agent in your area.

Related insights



ARTICLE • 9 MIN WATCH

Private equity perspectives: insights for private equity firms

8/10/2022



ARTICLE • 4 MIN READ

3 reasons private equity firms should prioritize insurance

7/18/2022



ARTICLE • 6 MIN READ

Corporate change-makers: The importance of ESG and how to mitigate risk

2/9/2022

[Explore insights](#)

Financial institution solutions



Commercial auto
and fleet



Cyber liability



General liability



Management
liability



Mergers and
acquisitions
Mergers and
acquisitions



Professional
liability
Professional
liability



Property
Property



Umbrella and
excess liability
Umbrella and
excess liability



Workers
compensation

This website is intended to be informational. Descriptions are provided only as a summary outline of the products and services available and are not intended to be comprehensive and do not constitute an offer to sell or a solicitation. The products and services described may not be available in all states or jurisdictions. See your policy, service contract, or program documentation for actual terms, conditions, and exclusions. Any inquiries regarding the subject matter set forth herein should be directed through licensed insurance professionals.

Coverage and insurance are provided and underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. When we offer insurance products, we will



For Individuals

For Business

Claim Center

Prepare & Prevent

LOG IN

Home / Risk Control / Risk Management Solutions

Risk Management Solutions

[Facebook](#) [Twitter](#) [LinkedIn](#) [Pinterest](#) [Email](#) [Print](#)



Our Risk Control consultants visit new businesses every day and that experience provides Travelers with a window into common risks in your business. It also provides insight into what threatens your home.

We are committed to sharing what we learn from our thousands of customer interactions every year by making available a rich collection of risk management solutions including articles, guides, assessments and training offerings available 24/7, online on our Prepare and Prevent public website and MyTravelers®, our secure customer website.

MyTravelers® Online Risk Control Tools and Resources



Travelers Industrial Hygiene Laboratory

We can help you manage your occupational health exposures.

[Visit the IH Laboratory website](#)

Need an Agent?

ZIP Code [Find an Agent](#)

Related Links

- [Education & training](#)
- [Industrial Hygiene Laboratory](#)
- [Our people](#)
- [Risk management news & insights](#)
- [Risk management specialization](#)

Access 1,000+ risk management tools and resources to help you keep your employees and business safe. Explore featured tools and resources on your personalized *MyTravelers* homepage or select the Risk Control tab to access our full collection of resources.

The Risk Control section of *MyTravelers* allows customers to:

- Easily search and navigate more than 1,000 risk management tools and resources;
- View and participate in training programs;
- Conduct self-assessments and implement action plans using the Travelers Self-Assessments; and
- Access and view your Travelers correspondence.

To access the site, customers can log in with their user ID and password at [MyTravelers.com](#). Not registered? Register now.



The Way We Work



Travelers and The Travelers Umbrella are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.
© 2022 The Travelers Indemnity Company. All rights reserved.

PRODUCTS & SERVICES

For Individuals
For Businesses
Claim Services
Prepare & Prevent

OUR COMPANY

About Travelers
Careers
Investors
Sustainability
Travelers Institute

CONNECT

Customer Support
MyTravelers®
For Agents
Find an Agent

LEGAL & COMPLIANCE

Terms of Service
Privacy & Security
Accessibility
Producer Compensation Disclosure

[Feedback](#)



For Individuals

For Business

ABOUT CAREERS AGENTS INVESTORS SUSTAINABILITY CONTACT US

LOG IN

Home / Risk Control / Risk Management Specialization

Risk Management Specialization



Travelers Risk Control consultants are backed by highly qualified specialists dedicated in areas such as fire protection, product liability, transportation, and much more. Learn more about each of our technical risk management specialties and the services we provide below.



Commercial Fleets



Equipment Breakdown



Transportation Safety Roadmap

Learn what you can do to help your company navigate its way toward a safer fleet.

[Learn More](#)

More for Our Customers

Access targeted resources to help protect your business.

[Access Our Site](#)

Need an Agent?

ZIP Code



Ergonomics



Fire Protection

Related Links

[Education & training](#)



Industrial Hygiene Laboratory



Inland Network



Product Safety and Liability



Slips, Trips and Falls

Industrial Hygiene Laboratory

Our people

Risk management news & insights

Risk management solutions

The way we work



Travelers and The Travelers Umbrella are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.
© 2022 The Travelers Indemnity Company. All rights reserved.



PRODUCTS & SERVICES

For Individuals
For Businesses
Claim Services
Prepare & Prevent

OUR COMPANY

About Travelers
Careers
Investors
Sustainability
Travelers Institute

CONNECT

Customer Support
MyTravelers®
For Agents
Find an Agent
Travelers Institute

LEGAL & COMPLIANCE

Terms of Service
Privacy & Security
Accessibility
Producer Compensation Disclosure

[Feedback](#)

For Individuals For Business Claim Center Prepare & Prevent

Home / Risk Control / The Way We Work

The Way We Work



Travelers Industrial Hygiene Laboratory

We can help you manage your occupational health exposures.

[Visit the IH Laboratory website](#)

More for Our Customers

Access targeted resources to help protect your business.

[Access our site](#)

Need an Agent?

ZIP Code

Related Links

Our talented staff conducts approximately 120,000 consultations annually. During these consultations, we work closely with our customers to help them develop risk management strategies.

Some of the on-site activities we offer include:

- **Risk assessments** – we help our customers to assess exposures that have previously resulted in claims or could cause future losses. We try to focus on the “vital few”—those items that will have the greatest impact in the shortest period of time.
- **Specialist's consultations** – we deploy consultants that have unique skill sets to help customers manage specific exposures, in areas such as fire protection, product liability, transportation, industrial hygiene, ergonomics, equipment breakdown and injury management.
- **Safety training and education** – in addition to our online training resources, we offer virtual Safety Academies on a range of topics throughout the year.

Online

In addition to onsite services, we offer a secure customer website—a 24/7 resource for safety and risk management information and educational events.

- Travelers Self-Assessments: web-based self-assessments designed to help our customers evaluate their safety program, find gaps and to provide our customers with guidance and resources to help fill those gaps.
- Education and Training: a wide selection of virtual Safety Academies and self-paced computer-based training courses, many provided at no cost.
- Access to a multitude of risk control resources, including technical guides, sample programs, assessments, checklists, training materials and supervisor talks.

On-Demand

Our Risk Control On-Demand[®] consultations provide an easy method for our customers to interact with our Risk Control consultants regarding their risk assessment needs. By utilizing screen share technology, our customers can share videos, photos or other media with a consultant. During the online session, our consultants can offer possible solutions and recommend specific Risk Control resources to help manage exposures.

By utilizing Risk Control On-Demand, our customers can gain access to our safety consultants regardless of location while having an option to bring employees at multiple locations into a real-time virtual conversation. By tailoring our consultative approach to the amount of time our customers have to devote to the conversation, we can bring the right expertise in the right way to best help our customers.

Education & training

Industrial Hygiene Laboratory

Our people

Risk management news & insights

Risk management solutions

Risk management specialization





Travelers and The Travelers Umbrella are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.
© 2022 The Travelers Indemnity Company. All rights reserved.



PRODUCTS & SERVICES

For Individuals
For Businesses
Claim Services
Prepare & Prevent

OUR COMPANY

About Travelers
Careers
Investors
Sustainability
Travelers Institute

CONNECT

Customer Support
MyTravelers®
For Agents
Find an Agent

LEGAL & COMPLIANCE

Terms of Service
Privacy & Security
Accessibility
Producer Compensation Disclosure

[Feedback](#)



SERVICES

INDUSTRIES

INSIGHTS

OUR EXPERTS

LOCATIONS

CAREERS

ABOUT FTI



Home / Industries / Insurance

Claims and Underwriting Operations Consulting

← Insurance

Actuarial & Pension

Claims and Underwriting Operations Consulting

Corporate Advisory Services

Forensic Accounting & Investigations

Governance, Regulation & Compliance

Litigation & Dispute Resolution

Representations & Warranties Insurance

Transformation and Performance

Need More Information?

FTI Consulting helps clients and counsel address the challenges of large and complex claims by conducting investigations; determining causes; assessing damage and liability; performing valuations of losses; addressing business interruption, remediation and recovery; developing business transfers, schemes of arrangement, runoff and liquidation; and providing regulatory guidance and expert testimony. Also, we support claims and underwriting operational improvement by helping clients understand financial and operational liabilities and opportunities; actuarially optimizing reserves; and applying advanced analytics and process engineering to achieve financial and customer experience objectives. In addition, we conduct claims evaluations and technical reviews and portfolio analysis in support of M&A due diligence; book of claims purchase or sale; run-off programs; disputes; risk assessment; and damage and liability valuation.

How We Help

Claims and Underwriting Expense Containment and Operations Improvement

- Leakage analysis
- Reserve analysis
- Business metrics & analytics
- Technical reviews
- Third party vendor process improvement

Contact Us →

Large and Complex Claims Assessment and Management

- Investigations
- Damage and liability assessment
- Business interruption, remediation and recovery
- Regulatory guidance, arbitration/litigation support
- Asbestos, environmental and mass tort
- Runoff, business transfers and schemes of arrangement

Meet Our Experts



Paul Braithwaite

Senior Managing Director

NEW YORK, NY



Wendy Shapss

Senior Managing Director, Co-Leader of Insurance Services

NEW YORK, NY



Rory O'Brien

Senior Managing Director, Co-Leader of Insurance Services

LONDON, UNITED KINGDOM

Insights





Global Insurance Services Brochure

[Read Brochure →](#)

Sign up to get access to FTI Consulting Insights

[Subscribe](#)



SERVICES
INDUSTRIES
INSIGHTS

OUR EXPERTS
LOCATIONS
CAREERS

ABOUT FTI
NEWS
INVESTOR RELATIONS

Stay Connected



[Legal](#) [Privacy](#) [Sitemap](#)

© 2022 FTI Consulting, Inc., including its subsidiaries and affiliates, is a consulting firm and is not a certified public accounting firm or a law firm. All Rights Reserved.



SERVICES

INDUSTRIES

INSIGHTS

OUR EXPERTS

LOCATIONS

CAREERS

ABOUT FTI



Home / Services



Search Services

FTI Consulting understands that to help meet client challenges and opportunities successfully in a global economy, you must have a full arsenal of capabilities and experience available at a moment's notice. Within the key areas of Corporate Finance &

Restructuring, Economic Consulting, Forensic & Litigation Consulting, Strategic Communications and Technology, our professionals are skilled at delivering powerful solutions.

Antitrust →

- Anti-competitive Conduct
- Class Certification
- Competition
- Mergers & Acquisitions
- Regulatory Investigations & Litigation

Business Transformation & Strategy →

- Finance & Office of the CFO
- People & Transformation
- Revenue & Operations
- Strategy
- Technology Transformation

Cybersecurity →

- Complex Cyber Investigations & Litigation
- Cyber Readiness
- Incident Response

Data & Analytics →

- Dispute & Litigation Support Analytics
- Financial Crime Investigations & Economic Sanctions Analytics

Dispute Advisory & International Arbitration →

- Commercial Disputes
- Intellectual Property
- International Arbitration
- Labor & Employment
- Securities & Financial Analysis

E-Discovery & Managed Review →

- Digital Forensics
- E-Discovery & Analytics
- Emerging Data
- Fact Finding & Story Development
- Managed Review

ESG & Sustainability →

Information Governance, Privacy & Security →

- Data Privacy
- Data Remediation
- Information Governance
- Legal Hold Management

Investigations & Monitorships →

- Accounting Advisory & Restatements
- Anti-Bribery & Corruption Investigations
- Anti-Money Laundering Investigations
- Corporate Risk & Investigations

| | | |
|--|--|---|
| <p>Managed Services – Powered by AI →</p> <hr/> <p>Strategic Communications →</p> <ul style="list-style-type: none"> Corporate Reputation Crisis Communications Digital & Insights Financial Communications Public & Government Affairs Transaction Communications <p>Valuation & Damages →</p> | <p>Policy & Regulation →</p> <hr/> <ul style="list-style-type: none"> Economic Impact Analysis Market Modeling Public Policy Economics <p>Transactions →</p> <hr/> <ul style="list-style-type: none"> Activism Diligence Investment Banking Merger Integration Carve-Out Advisory Transaction Strategy | <p>Risk & Compliance →</p> <hr/> <ul style="list-style-type: none"> Anti-Bribery & Corruption Advisory Anti-Money Laundering Advisory Financial Crime Compliance Regulatory Risk & Compliance Risk Management Supply Chain Management <p>Turnaround & Restructuring →</p> <hr/> <ul style="list-style-type: none"> Company Advisory Creditor Advisory Interim Management |
|--|--|---|

Damages

Financial Instruments Valuation

Product & Transaction Liability

Valuation & Financial Advisory

Sign up to get access to FTI Consulting Insights

[Subscribe](#)



SERVICES
INDUSTRIES
INSIGHTS

OUR EXPERTS
LOCATIONS
CAREERS

ABOUT FTI
NEWS
INVESTOR RELATIONS

Stay Connected



© 2022 FTI Consulting, Inc., including its subsidiaries and affiliates, is a consulting firm and is not a certified public accounting firm or a law firm. All Rights Reserved.

[Legal](#) [Privacy](#) [Sitemap](#)



Search

Claims

Customer Service

My Account

For Individuals

For Financial Professionals

For Employers

For Financial Institutions

Products & Services ▾

Insights & Tools ▾

About Us ▾

About Securian Financial



We help our customers build secure tomorrows.

At Securian Financial, we're here for family. And we're here because of it. And we believe your financial picture should support the everyday moments as much as the major milestones.

Since 1880, we've been committed to 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.

At a glance

\$1.4 trillion

Life insurance in force

\$106.1 billion

Assets under management¹

\$7.3 billion

2021 GAAP revenue

\$4.9 billion

2021 GAAP benefits provided²

More than 21 million

Customers in North America

464

On the Fortune 500⁵

9th largest

Life insurance company in the United States based on total 2020 life insurance business in force⁶

6,900

Employees and representatives

St. Paul, Minnesota

Our home since 1880

Securian Financial Group, Inc. is the parent corporation of Minnesota Life Insurance Company and Securian Life Insurance Company, a New York authorized insurer. Certain financial highlights are presented at the parent level only. Data as of December 31, 2021 unless otherwise noted.

Purpose and values

Our business is built on a set of strong core values and we're guided by our purpose: helping our customers build secure tomorrows.

[Our purpose and values](#)



Company history



Securian Financial has been serving families for more than 140 years. As our company has grown and evolved, we've never lost sight of those who depend on us.

[Explore our history](#)

Financial strength ratings

Securian Financial's insurance company affiliates, Minnesota Life and Securian Life, a New York authorized insurer, are highly rated by the four major independent rating agencies.

[View our ratings](#)

A+ AA
Aa3 AA-



Corporate structure

Our products and solutions



Markets we serve

We provide financial



Governance

Securian Financial's senior



Innovation

We're preparing our

are provided by members of the Securian Financial family of companies.

[See our affiliates](#)

products and services to four key markets through a variety of distribution channels.

[View the markets](#)

leaders are instrumental in helping all of us deliver on our purpose: helping our customers build secure tomorrows.

[Our leadership](#)

company and our customers for the future.

[See innovation at work](#)

National headquarters

Securian Financial

400 Robert Street North
St. Paul, Minnesota 55101



1. Assets under management includes an acquired majority interest in Asset Allocation & Management Company (AAM), a Securian Financial subsidiary.

2. GAAP benefits provided includes policyholder benefits and interest credited to policies and contracts.

3. Fortune 500 ranking published June 2022 is based on 2021 total revenue.

4. A.M. Best's Statistical Study, U.S. Total Life, July 16, 2021. Based on 2020 total life insurance in force for Securian Financial Insurance Group.

DOFU 3-2021
1544883

RESOURCES

FOR FINANCIAL

FOR EMPLOYERS

RESOURCES

- Careers
- Prospectives and performance
- Legal information
- Privacy notices
- Accessibility notice

**FOR FINANCIAL
PROFESSIONALS**

- [Financial professional login](#)
- [Financial institution distributor login](#)

FOR EMPLOYERS

- [Retirement plans login](#)
- [Group insurance login](#)

 **Contact us**[Customer service](#)[Find a financial
professional](#)[Claims](#)INSURANCE
INVESTMENTS
RETIREMENT

Connect with us



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 Saint 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.

Securities, variable insurance products and investment advisory services offered through [Securian Financial Services, Inc.](#), registered investment advisor, member [FINRA/SIPC](#).

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries.

©2005-2022 Securian Financial Group, Inc. All rights reserved.

F55736 DOFU 3-2022
2053476



Search Contact Us

For Individuals

For Financial Professionals

For Employers

For Financial Institutions

[Why Securian](#) [Products](#) [Ideas & Tools](#) [How To Do Business](#) [About Us](#)

Our underwriting approach



[Choose Shared Success](#)

A smooth experience for your clients – and for you

You want to get your clients the protection they need as fast and as easy as possible and feel confident that you will get a competitive decision the first time.

That's why our underwriters continually research and develop ways to improve the underwriting process for your clients. Their experience is the most important consideration as we develop new underwriting processes and service standards.

You have direct access to underwriters to talk through the process and ask questions, eliminating confusion and speeding up the process.

Personalized underwriting for your client

Put us to work for you

Provide your clients a better underwriting experience and close new business faster.

[Get started selling](#)

PERSONALIZED UNDERWRITING FOR YOUR CLIENTS

Securian currently offers two underwriting approaches: traditional underwriting and WriteFit Underwriting™.

WriteFit Underwriting

Our WriteFit Underwriting option offers the potential to accelerate and simplify the underwriting process by eliminating lab work for your healthiest clients. In fact, eligible clients could be approved for coverage within 24 hours¹ and will enjoy:

- A less invasive, streamlined process
- Faster application approvals
- A better customer experience

Accelerated underwriting for your clients

For more information about WriteFit Underwriting – including sample client profiles and frequently asked questions – visit our interactive WriteFit Underwriting page.

[View WriteFit Underwriting details](#)

Traditional underwriting

Our traditional, medical underwriting program offers innovative solutions of its own. Our dedicated underwriters are always looking for ways to get the best rate class for your clients.

Mortality credits program

With this program, our underwriters are often able to offer better-than-published rate classes to those who wouldn't normally qualify. We offer stretch guidelines in the following categories:

- Build
- Tobacco
- Driving history
- Cholesterol
- Family history impact
- Noncombustible tobacco

1. After completion of a tele-interview

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

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

These materials are for informational and educational purposes only and are 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. Securian Financial Group, and its affiliates, have a financial interest in the sale of their products.

For financial professional use only. Not for use with the public. This material may not be reproduced in any way where it would be accessible to the general public.

DOFU II-2020
1364071

RESOURCES

- Careers
- Prospectuses and performance
- Legal information
- Privacy notices
- Accessibility notice

FOR FINANCIAL PROFESSIONALS

- [Financial professional login](#)
- [Financial institution distributor login](#)

FOR EMPLOYERS

- [Retirement plans login](#)
- [Group insurance login](#)

Contact us

[Customer service](#)

[Find a financial professional](#)

[Claims](#)



INSURANCE
INVESTMENTS
RETIREMENT

Connect with us

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 Saint 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.

Securities, variable insurance products and investment advisory services offered through [Securian Financial Services, Inc.](#), registered investment advisor, member [FINRA/SIPC](#).

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries.

©2005-2022 Securian Financial Group, Inc. All rights reserved.

F55736 DOFU 3-2022

2053476



Search

Claims

Customer Service

My Account

For Individuals

For Financial Professionals

For Employers

For Financial Institutions

Products & Services ▾

Insights & Tools ▾

About Us ▾

Investment services



Develop an investment strategy to reach your goals

You're working hard to achieve important milestones in your life. Investing offers the potential to grow your wealth over time.

Securian Financial Services' quality investment products and broad range of services can help you navigate the markets and make progress toward achieving those milestones.

Securities and investment advisory services are offered through [Securian Financial Services, Inc.](#), member FINRA/SIPC, securities dealer and registered investment advisor.



Investment strategy

Securian Financial Services helps you create a customized investment approach that matches your needs and considers your preferred balance of risk and return.

[Learn about investment strategies](#)



DOFU I-2020
1056257

Investment advisory and brokerage services

Our investment advisory programs and brokerage accounts offer a variety of options, allowing you to choose how much time and energy you want to spend in the day-to-day management of your investments.

[Find the approach that's right for you](#)

RESOURCES

- Careers
- Prospectuses and performance
- Legal information
- Privacy notices

FOR FINANCIAL PROFESSIONALS

- Financial professional login
- Financial institution distributor login

FOR EMPLOYERS

- Retirement plans login
- Group insurance login

Contact us

- [Customer service](#)
- [Find a financial professional](#)
- [Claims](#)



INSURANCE
INVESTMENTS
RETIREMENT

Connect with us

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 Saint 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.

Securities, variable insurance products and investment advisory services offered through [Securian Financial Services, Inc.](#), registered investment advisor, member [FINRA/SIPC](#).

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries.

©2005-2022 Securian Financial Group, Inc. All rights reserved.

F55736 DOFU 3-2022
2053476



Search

Claims

Customer Service

My Account

For Individuals

For Financial Professionals

For Employers

For Financial Institutions

Products & Services ▾

Insights & Tools ▾

About Us ▾

Financial planning



Creating a financial strategy for your future

Developing a financial plan is one of many services available from financial advisors, who are focused on listening to your goals and helping you achieve them.

A well-rounded financial plan examines your total financial picture and helps you take a comprehensive approach to organizing your finances.

Financial planning is an investment advisory service offered through [Securian Financial Services, Inc.](#), a registered investment advisor.



Start planning your financial future

Talk to a financial professional about creating your financial plan.

[Find a financial professional >](#)

Retirement calculator

How it works

Our fee-based financial planning process is a thorough yet understandable way for you to take the first step toward reaching your financial goals.

[Learn about our approach >](#)

What's involved

A financial plan includes all aspects of your finances and addresses financial matters in all stages of your life – the past, present and future.

[What to expect >](#)

Determine how much you should be saving for your retirement years.

[Use our calculator](#)

Take the next step

Identifying your financial objectives and documenting your strategy to meet them can be a daunting task. Fortunately, you don't have to go it alone.

[Learn more about the value of working with a financial professional or find a financial professional near you.](#)

Related articles



[Protect your family: Life insurance tips for new parents](#)

Life insurance is important for new parents. Read on for tips about term, permanent and group insurance options, naming a beneficiary, and how to keep costs low.



[Love that lasts: Estate planning tips for your child with special needs](#)

Take these practical estate planning tips into consideration to ensure a secure financial future for your child with special needs.



[Mind the GAP: When to consider guaranteed asset protection for your loan](#)

Guaranteed asset protection (GAP) coverage protects the investment you made in your car. Read about GAP and who should consider it.

Financial advisors do not provide tax or legal advice. You should consult your tax advisor regarding your own situation.

Separate from the financial plan and our role as financial planner, we may recommend the purchase of specific investment or insurance products or accounts. These product recommendations are not part of the financial plan and the client is under no obligation to follow them.

DOFU 3-2022
2086541

RESOURCES

- Careers
- Prospectuses and performance
- Legal information
- Privacy notices
- Accessibility notice

FOR FINANCIAL PROFESSIONALS

- Financial professional login
- Financial institution distributor login

FOR EMPLOYERS

- Retirement plans login
- Group insurance login

Contact us

Customer service

Find a financial professional

Claims



INSURANCE
INVESTMENTS
RETIREMENT

Connect with us



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 Saint 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.

Securities, variable insurance products and investment advisory services offered through [Securian Financial Services, Inc.](#), registered investment advisor, member [FINRA/SIPC](#).

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries.

©2005-2022 Securian Financial Group, Inc. All rights reserved.

F55736 DOFU 3-2022
2053476

United States Patent and Trademark Office (USPTO)

USPTO OFFICIAL NOTICE

Office Action (Official Letter) has issued

on August 25, 2022 for

U.S. Trademark Application Serial No. 97120533

A USPTO examining attorney has reviewed your trademark application and issued an Office action. You must respond to this Office action in order to avoid your application abandoning. Follow the steps below.

(1) [**Read the Office action**](#). This email is NOT the Office action.

(2) **Respond to the Office action by the deadline** using the Trademark Electronic Application System (TEAS). Your response must be received by the USPTO on or before 11:59 p.m. **Eastern Time** of the last day of the response period. Otherwise, your application will be [abandoned](#). See the Office action itself regarding how to respond.

(3) **Direct general questions** about using USPTO electronic forms, the USPTO [website](#), the application process, the status of your application, and whether there are outstanding deadlines to the [Trademark Assistance Center \(TAC\)](#).

After reading the Office action, address any question(s) regarding the specific content to the USPTO examining attorney identified in the Office action.

GENERAL GUIDANCE

- [**Check the status**](#) of your application periodically in the [Trademark Status & Document Retrieval \(TSDR\)](#) database to avoid missing critical deadlines.
- [**Update your correspondence email address**](#) to ensure you receive important USPTO notices about your application.
- [**Beware of trademark-related scams**](#). Protect yourself from people and companies that may try to take financial advantage of you. Private companies may call you and pretend to be the USPTO or may send you communications that resemble official USPTO documents to trick you. We will never request your credit card number or social security number over the phone. And all official USPTO correspondence will only be emailed from the domain “@uspto.gov.” Verify the correspondence originated from us by using your Serial Number in our database, [TSDR](#), to confirm that it appears under the “Documents” tab, or contact the [Trademark Assistance Center](#).

- **Hiring a U.S.-licensed attorney.** If you do not have an attorney and are not required to have one under the trademark rules, we encourage you to hire a U.S.-licensed attorney specializing in trademark law to help guide you through the registration process. The USPTO examining attorney is not your attorney and cannot give you legal advice, but rather works for and represents the USPTO in trademark matters.

User: Crystal Yi

**Statistics for Case
97120533**

| # | Search | Total Marks | Dead Marks | Live Viewed Docs | Live Viewed Images | Status/Search Duration |
|----------|---|-------------|------------|------------------|--------------------|------------------------|
| 1 | 97120533[sn] | 1 | 0 | 0 | 0 | 0:00 |
| 2 | (*r{v}{ "f"1:2}r{v1:2}m* *r{v}phr{v1:2}m*)[bi,ti] not dead[lid] | 90 | 0 | 90 | 90 | 0:05 |
| 3 | (*{"f"1:2}r{v1:2}m* *phr{v1:2}m*)[bi,ti] not dead[lid] | 10504 | 0 | 0 | 0 | 0:03 |
| 4 | (*re*)[bi,ti] not dead[lid] | 949003 | 0 | 0 | 0 | 0:03 |
| 5 | 3 and 4 | 3633 | 0 | 0 | 0 | 0:03 |
| 6 | (re*)[bi,ti] not dead[lid] | 138876 | 0 | 0 | 0 | 0:01 |
| 7 | 6 and 3 | 861 | 0 | 861 | 861 | 0:02 |

Session started 08/25/2022 8:29 am

Session ended 08/25/2022 8:54 am

Total search duration 17.00

Session duration 25 minutes 6 seconds

Adjacency Level 1

Near Level 1