

SecureCare Sales Success Kit

Prospect, position and close

Without proper planning, a health crisis can derail even the best-laid retirement plans and investment portfolios. But with SecureCare Universal Life, you can help prospects prepare for the future – whatever it may bring.

Inside this kit, you'll find a collection of our most tried-and-true SecureCare sales concepts and marketing pieces. No matter whether you're meeting with your first SecureCare prospect or your hundredth, this kit can help guide you through a successful sales process.

Sales tool	Purpose
SecureCare Prospect Profile Guide	Every client is unique, but most SecureCare clients have a few traits in common – this guide can help you identify your next sale.
Which Asset consumer brochure ¹	If your prospect got sick, how would they pay for it? Use this brochure to set up the importance of planning for LTC costs.
Indemnity vs. reimbursement	How will your prospect actually receive LTC benefits? This brochure gives key talking points about how a cash indemnity policy like SecureCare can provide more flexibility, freedom and leverage than a reimbursement policy.
Competitive features comparison	Be confident in your solution – get a lay of the LTC/CI landscape and see how SecureCare stacks up against the competition.
SecureCare FAQ	When you or your prospect have a question about the SecureCare process or product – look for answers here first.

Customize a proposal

to help address a prospect's top concerns and earn their business.

Call:**1-888-900-1962**

(Independent Distribution)

1-877-696-6654

(Securian and Broker Dealer)

Email:

securecaresales@securian.com

Visit:

securian.com/securecare

1. This brochure is for states subject to IIPRC standards. To receive a state-specific version, please contact our sales team or access our fulfillment center.

SecureCare Prospect Profile Guide

Expand your pool of business with SecureCare Universal Life Insurance. Offering multiple premium payment options that will never increase and guaranteed benefits, SecureCare can help provide long-term care protection on your clients' terms. And while every client's needs are unique, most SecureCare clients have a few traits in common:

- want the freedom to choose where and how they receive care if needed
- concern about the future cost of long-term care
- younger than 75 years old
- able to afford the premiums
- healthy

In addition to the traits above, use the prospect profiles below to help you identify possible SecureCare clients:

The typical prospect

Individuals between 50-68 years old who are married and/or have children and tend to be financially risk-averse when considering potential care needs. These individuals are likely drawn to the guarantees of SecureCare – guaranteed long-term care coverage, guaranteed death benefit, guaranteed return of premium¹, guaranteed reduced paid-up benefit² and guaranteed premium payments. No matter what happens – these prospects are guaranteed to get something out of their premium dollars.

The affluent prospect

Individuals with a high net worth are likely to tell you they plan to self-insure, which creates a great opening for you to talk to them about the benefits of SecureCare. For these individuals, the conversation isn't about whether or not they can afford to pay for care without insurance – it's about the possibility of leveraging assets that are already earmarked for future potential health care costs in a more tax-efficient manner.

Questions?

Contact your SecureCare sales support team.

1. Upon surrender, the policy owner will receive the surrender value proceeds. The surrender value proceeds may not equal the sum of premiums paid. Surrenders are subject to a return of premium vesting schedule. Policies that are fully vested are eligible for a full return of all premiums paid.

2. Reduced paid-up benefits refers to the reduced paid-up nonforfeiture benefit that purchases paid-up insurance in the event of premium lapse.

The business prospect

Individuals who are C-corp business owners are ideal prospects because SecureCare offers valuable tax advantages. Even for individuals who don't have a C-corp but own a business, SecureCare can be a great way to help ensure the care they need doesn't come at the expense of the business they've spent a lifetime building.

The experience-driven prospect

Individuals who have personal experience providing care to a loved one probably already know how important it is to have a long-term care plan. SecureCare's cash indemnity benefit may appeal to these individuals because it provides benefits that cover a wide range of services, including informal care, which helps ensure they'll have the support they need to stay in their home as long as possible. Plus, clients can use benefits however they want – without needing to track expenses and save receipts. This flexibility and freedom allows families to focus on what matters most – each other.

Bringing it all together

Keep in mind, this isn't an exhaustive list – factors like geography (SecureCare's cash indemnity benefits may be a particularly good fit for clients who live in rural areas) and travel habits (SecureCare offers the most robust benefits outside the U.S. in the industry³) are also important to consider.

We're confident that once you start looking through your book of business, you will find many opportunities to start the conversation. The best way to prospect for SecureCare clients is to simply ask every client, regardless of age, how they feel about long-term care.

Because if you don't talk to them about it, someone else will. Don't miss this opportunity to help protect your clients' and grow your business.

3. As of 9/2018. Qualified long-term care services received outside the United States, its territories or possessions are limited to the non-United States monthly benefit limit. If the insured returns to the United States, the non-United States monthly benefit limit will no longer apply.

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

Guarantees are based on the claims paying ability of the issuing company.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

SecureCare may not be available in all states. Product features, including limitations and exclusions, may vary by state.

SecureCare Universal Life Insurance includes the Acceleration for Long-Term Care Agreement. The Acceleration for Long-Term Care Agreement is a tax qualified long-term care agreement that covers care such as nursing care, home and community based care, and informal care as defined in this agreement. This agreement provides for the payment of a monthly benefit for qualified long-term care services. This agreement is intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under this agreement may be taxable.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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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.

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Paying for long-term care:

Which asset would you choose?



You've worked hard to save for retirement and plan for your future. But what would happen if you or someone you love experienced an extended health care event? Could you cover the impact of unexpected long-term care expenses, and which asset would you use to pay for it?

Repositioning assets to pay for care

If you're like most people, over your lifetime, you've accumulated a variety of assets. These assets have a unique purpose in developing your financial and long-term care strategy, and typically fit into one of five categories:

Asset category	General purpose	Considerations ¹	Examples
Qualified funds	Long-term growth for retirement income	<ul style="list-style-type: none">• May be taxable on withdrawal• Early withdrawal penalties may apply prior to age 59½	<ul style="list-style-type: none">• 401(k) or 403(b)• IRA or Roth IRA• Employer profit-sharing plans
Nonqualified funds	Long-term growth for retirement income	<ul style="list-style-type: none">• Taxation varies by product or investment• May be taxed as it grows or include taxable capital gains	<ul style="list-style-type: none">• Annuities• Stocks, bonds or mutual funds• Real Estate Investment Trusts (REITs)
Life insurance	Provides a death benefit to beneficiaries	<ul style="list-style-type: none">• May accumulate cash value to provide supplemental income or cover expenses	<ul style="list-style-type: none">• Whole life• Universal life• Variable universal life
Tangible assets	Physical assets a person owns	<ul style="list-style-type: none">• May be taxable upon sale• Liquidity based on market conditions	<ul style="list-style-type: none">• Real estate, such as house or cabin• Boat• Jewelry or furniture• Car
Cash equivalents	Fixed, low-interest accounts used for savings or a "rainy day"	<ul style="list-style-type: none">• Taxed as the asset grows• Generally accessible with minimal restrictions	<ul style="list-style-type: none">• Savings account• Money market• Treasury bill• Certificate of deposit (CD)

Which asset would you choose?

If you needed money today to pay for unexpected long-term care expenses, which asset(s) would you use? And with the average private nursing home room costing \$7,698 per month and over \$92,000 per year,² how long could that asset last?

Your "rainy day" account, or cash equivalents, may be the first place you look. Although these assets may cover some – or even all – of the long-term care expenses you may incur, how would using these assets impact your other finances?

What if

you could protect your financial future and safeguard other assets at the same time?

¹ Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

² Cost of Care, U.S. Department of Health and Human Services, <https://longtermcare.acl.gov/costs-how-to-pay/costs-of-care.html>, October 10, 2017. 3% inflation assumed.

Your alternative: SecureCare

Securian Financial's SecureCare Universal Life Insurance (SecureCare) provides a solution for individuals and couples who want choice, flexibility and guarantees³ in the event of a long-term care need. It's for people who generally have a source of retirement income to cover living expenses, such as a pension or other assets, but also have funds set aside "just in case" they need care.

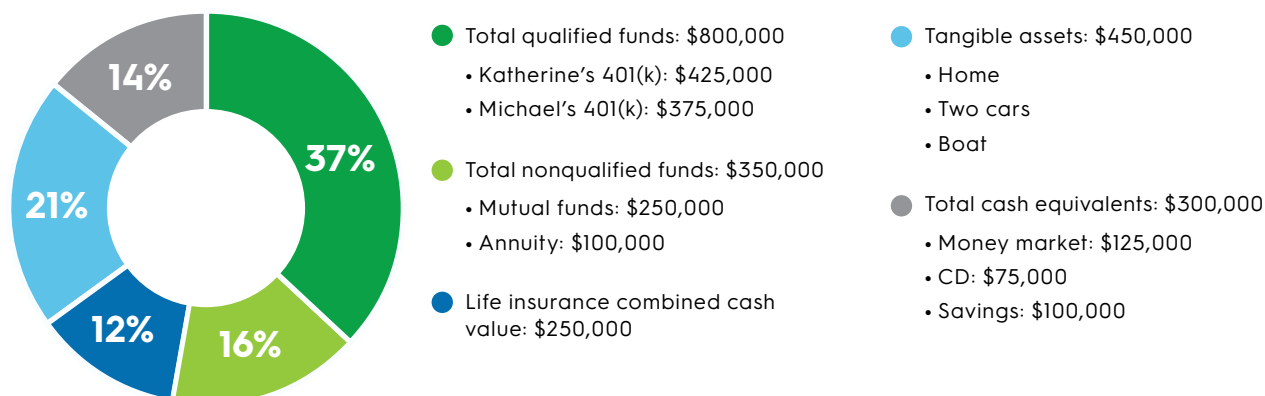
Hypothetical scenario:

Michael and Katherine help secure their future

Katherine and Michael are married. They are both 62 years old, recently retired and are receiving income from work pensions, 401(k) plans and Social Security.

- Michael and Katherine diligently saved during their working years and have accumulated enough assets to provide a comfortable income.
- Michael's employer provided a group long-term care insurance policy, which he kept when he retired. However, Katherine's mother had Alzheimer's Disease, and they are concerned about what might happen if Katherine needs care.

ASSETS KATHERINE AND MICHAEL COULD USE TO HELP PAY FOR LONG-TERM CARE



³ Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.

Potential solution

Katherine and Michael choose the single-pay premium payment option and decide to reposition \$100,000 of their cash equivalents to purchase a SecureCare policy for Katherine. This will help protect more of their portfolio from potentially unfavorable liquidation in the event Katherine needs to receive long-term care.

Katherine decides she wants her policy to provide long-term care benefits for six years. In addition, she includes the 3 percent compound interest Long-Term Care Inflation Protection Agreement, ensuring the policy's benefits will increase over time.

Katherine's SecureCare policy benefits

If Katherine wants her money back, after six years, she will receive:



\$100,000 premium refund



If Katherine wants her money back:
She can request a complete premium refund beginning in the sixth policy year.⁴

When Katherine dies, her beneficiaries will receive:



\$110,116 death benefit



If she dies prior to needing care:
Her beneficiaries will receive a guaranteed death benefit of \$110,116.

Even if she accelerates her entire death benefit to pay for long-term care expenses: Katherine's beneficiaries will still receive the guaranteed minimum death benefit of \$10,000 or 10 percent of the policy's face amount, whichever is less.

If Katherine needs long-term care, at age 80 she may receive:



\$606,301 total LTC benefit

\$7,811 monthly maximum benefit



If she needs long-term care at age 80:
After meeting the policy's benefit requirements, Katherine will receive the maximum monthly long-term care benefit of \$7,811. The monthly benefit increases every year by the 3 percent compound inflation option she chose, equaling \$606,301 in total benefits.

This is a hypothetical example of a policy underwritten as Female, 62 years old, Non-tobacco Couples Discount, 3% compound inflation option, for illustrative purposes only.

⁴ Upon surrender, the policy owner will receive the surrender value proceeds. The surrender value proceeds may not equal the sum of premiums paid. Surrenders are subject to a return of premium vesting schedule. Policies that are fully vested are eligible for a full return of all premiums paid.



Put your assets to work for your future!

You too can put your assets to work for you with a SecureCare Universal Life policy. Preserve assets for your loved ones and protect your retirement with flexibility for the future.

Talk to your financial professional about how SecureCare can help you secure your care, your assets and your future now.

These are general marketing materials and, accordingly, should not be viewed as a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). 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 looking for investment advice or recommendations, you should contact your financial professional.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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

The purpose of this material is the solicitation of insurance. A financial professional may contact you.

This information is meant to help you understand the SecureCare policy, not as a means to compare with other products. The amount of benefits provided will depend upon the benefits selected and the charges will vary as such. The following provisions may not apply or may vary depending on the state in which you live at time of policy issue. Please refer to your state's Outline of Coverage for the exact language in your state.

The Acceleration for Long-Term Care Agreement and Extension of Long-Term Care Benefits Agreement are tax qualified long-term care agreements that cover care such as nursing care, home and community based care, and informal care as defined in these agreements. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under this agreement may be taxable.

The optional Long-Term Care Inflation Protection Agreement is available with 3% simple interest, 3% compound interest, 5% simple interest or 5% compound interest.

The death proceeds will be reduced by a long-term care or terminal illness benefit payment. Please consult a tax advisor regarding long-term care benefit payments, terminal illness benefit payments, or when taking a loan or withdrawal from a life insurance contract.

EXCLUSIONS AND LIMITATIONS

Eligibility for long-term care benefits includes satisfying a 90-day elimination period. This is a period of time (90 days) during which no long-term care benefits are payable following the date the insured is determined to be eligible for benefits. You are not eligible to receive benefits if your long-term care service needs are caused directly or indirectly by, result in whole or in part, from or during, or there is contribution from:

- alcoholism or drug addiction; or
- war or any act of war, while the insured is serving in the military, naval or air forces of any country at war, whether declared or undeclared; or
- active service in the armed forces or units auxiliary thereto; or
- the insured's active participation in a riot, insurrection or terrorist activity; or
- committing or attempting to commit a felony; or
- any attempt at suicide, or intentionally self-inflicted injury, while sane or insane.

PRE-EXISTING CONDITION LIMITATIONS

Pre-existing condition limitations refers to any condition or disease for which the insured received medical advice or treatment within six (6) months preceding the effective date of this policy for that same condition or disease or a related condition or disease. There does not need to be a specific diagnosis for the condition or disease for it to be considered a pre-existing condition. We will not pay benefits for qualified long-term care services needed in total or in part from a pre-existing condition or disease which is not disclosed in the application. Qualified long-term care services received by the insured for a pre-existing condition during the first six (6) months that this policy is in force will not be counted toward the satisfaction of the elimination period.

Qualified long-term care services received by the insured for a pre-existing condition during the first six (6) months that this policy is in force will not be counted toward the satisfaction of the elimination period.

SecureCare may not be available in all states. Product features, including limitations and exclusions, may vary by state. For costs and further details of coverage, including the terms and conditions under which the policy may be continued in force, contact your agent/representative.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

SecureCare may not cover all of the costs associated with long-term care or terminal illness the insured incurs. This product is generally not subject to health insurance requirements, and does not provide long-term care insurance subject to state long-term care insurance law. This product is not a state-approved Partnership for Long-Term Care Program product, and is not a Medicare Supplement policy. Receipt of a long-term care or terminal illness benefit payment under this product may adversely affect eligibility for Medicaid or other government benefits or entitlements.

POLICY FORM NUMBERS

ICC17-20103; Acceleration for Long-Term Care Agreement ICC17-20111; Extension of Long-Term Care Benefits Agreement ICC17-20112; Long-Term Care Inflation Protection Agreement ICC17-20113.

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. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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CASE STUDY

The power of cash indemnity benefits

Most long-term care (LTC) insurance products available today offer a reimbursement or cash indemnity model to pay benefits if the insured goes on claim.

Reimbursement policies reimburse the policyowner,¹ dollar per dollar, for actual expenses incurred. Expenses must first be paid out-of-pocket, and then receipts are submitted to the carrier to be reimbursed. Only expenses covered by the contract will be reimbursed.

Cash indemnity policies automatically send the policyowner a monthly cash benefit regardless of actual expenses. The policyowner can use their benefit however they want: informal care, medical equipment, home maintenance, or save it to use down the road.

Benefit payout comparison

	Reimbursement	Cash indemnity
Eligibility requirements	The insured is certified as chronically ill, has a plan of care and satisfied the elimination period	
Monthly LTC benefit	Only expenses incurred on qualified services are reimbursed, not to exceed the monthly maximum	Up to 100% of the monthly maximum is paid as a cash benefit
Monthly bills and receipts	Required	Not required
Informal care	Limited or no coverage	Yes
Restrictions on use of benefits	Limited to qualified LTC expenses incurred as defined in the contract	None
Product examples	Lincoln Financial Group – MoneyGuard® III Mass Mutual – CareChoice New York Life® – Asset Flex OneAmerica® – Asset-Care Pacific Life – PremierCare® Choice	Securian Financial – SecureCare Universal Life Nationwide® – YourLife CareMatters® II

1. If owner/insured are different, benefits will be paid to the owner upon the insured being certified as a chronically ill individual.

Cash indemnity vs. reimbursement

In the scenario below and on the next page, your client has the same total benefit pool available to her, but the amount of benefits she actually receives depends on the payment method of the contract.



Female client

- Purchases policy on herself at age 60 with \$5,000 monthly LTC benefit on day 1
- 6-year benefit period, 5% compound inflation protection option
- Initiates claim at age 80

Scenario 1: Transitioning from informal care to assisted living

Over 50% of claims begin in the home², so let's look at a scenario that starts with your client receiving care from an informal caregiver (spouse, child, etc.) at home before moving to an assisted living facility.

	Sample reimbursement contract	Cash indemnity: Securian Financial's SecureCare
Day 1 long-term care total	\$408,115	\$408,115
Day 1 monthly max	\$5,000	\$5,000
Age 80 long-term care total	\$1,082,850	\$1,082,850
Age 80 monthly max	\$13,266	\$13,266

Ages 80-81: Informal care • Projected cost: \$0 ³		
Covered	No ⁴	Yes
Total benefits paid	\$0	\$326,356

Ages 82-83: Home health care • Projected cost (for 20 hrs/week): \$110,355 ³		
Covered	Yes	Yes
Total benefits paid	\$110,355	\$359,807

Ages 84-85: Assisted living • Projected cost: \$210,142 ³		
Covered	Yes	Yes
Total benefits paid	\$210,142	\$396,687

Total benefits paid for all types of care	\$320,497	\$1,082,850
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This is a hypothetical example for illustrative purposes only and cannot be shared with the general public. A customer's experience may be different depending on their specific situation. When providing personalized illustrations to customers, it must always be accompanied by a complete basic illustration.



Costs of care

(2020 national medians)²

\$27.82 per hour

Home health aide

\$50,924 per year

Assisted living facility

\$762,353 more
benefits paid
over 6 years with
cash indemnity vs.
reimbursement

2. Long-Term Care Insurance Facts - Data - Statistics - 2019 Report. American Association for Long-Term Care Insurance. January 2019. <https://www.aaltci.org/long-term-care-insurance/learning-center/litfacts-2019.php>

2. Calculate the cost of long-term care. LTCnews.com. 2020. <https://www.ltcnews.com/resources/states/>

3. Projected costs calculated using 2020 national medians of costs of care and assuming 3% annual inflation

4. Some reimbursement plans offer limited coverage for informal care

Scenario 2: Transitioning from assisted living to a nursing home

This scenario shows a more advanced case where your client goes directly into an assisted living facility and then transitions to skilled nursing care.

	Sample reimbursement contract	Cash indemnity: Securian Financial's SecureCare
Day 1 long-term care total	\$408,115	\$408,115
Day 1 monthly max	\$5,000	\$5,000
Age 80 long-term care total	\$1,082,850	\$1,082,850
Age 80 monthly max	\$13,266	\$13,266
Ages 80-81: Assisted living • Projected cost: \$186,708⁶		
Covered	Yes	Yes
Total benefits paid	\$186,708	\$326,356
Ages 82-83: Nursing home – semi-private room • Projected cost: \$368,494⁶		
Covered	Yes	Yes
Total benefits paid	\$359,807	\$359,807
Ages 84-85: Nursing home – private room • Projected cost: \$429,430⁶		
Covered	Yes	Yes
Total benefits paid	\$396,687	\$396,687
Total benefits paid for all types of care	\$943,202	\$1,082,850

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Why choose cash indemnity?

As shown in these scenarios, cash indemnity contracts can offer clients more freedom and flexibility than the reimbursement method. And given that most claims begin and end in the home, cash indemnity can be especially valuable because clients can access their benefits earlier. Plus, the cash indemnity model doesn't limit your client's monthly maximum benefit to actual expenses incurred, which means they can fully leverage their policy and not leave any benefit unused.



Costs of care

(2020 annual national medians)⁵

\$50,924

Assisted living facility

\$94,736

Nursing home, semi-private room

\$106,488

Nursing home, private room

\$139,648 more
benefits paid
over 6 years with
cash indemnity vs.
reimbursement

5. Calculate the cost of long-term care. LTCnews.com. 2020. <https://www.ltcnews.com/resources/states/>

6. Projected costs calculated using 2020 national medians of costs of care and assuming 3% annual inflation



Get started today

Show your clients the power of cash indemnity benefits with SecureCare.

1-877-696-6654 (Securian Financial and Broker-Dealer)

1-888-900-1962 (Independent Brokerage)

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The death proceeds will be reduced by a long-term care or terminal illness benefit payment under this policy. Please ensure that your clients consult a tax advisor regarding long-term care benefit payments, or when taking a loan or withdrawal from a life insurance contract.

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individual or group of individuals (for example, any demographic group by age or occupation). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. Securian Financial Group, and its affiliates, have a financial interest in the sale of their products.

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to account options, rider availability, surrender periods or fees and expenses. For information regarding these and other factors please consult each company's respective policies.

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FEATURES COMPARISON

SecureCare hybrid life/long-term care

The table below shows how Securian Financial's SecureCare Universal Life compares to our competitors' products.

Please note that this high-level comparison does not contain all product details. For more information, refer to each company's contract or product information.

Why SecureCare?

- Cash indemnity long-term care (LTC) benefit payments
- International coverage 50 percent of the maximum monthly benefit¹
- Enhanced flexibility options

	Securian Financial	Lincoln Financial Group®	Pacific Life	Nationwide®	OneAmerica®
Product name	SecureCare	Moneyguard® III	PremierCare® Choice	YourLife CareMatters® II	Asset-Care®
Product type	Single life				Single or joint life
Guaranteed death benefit	<p>If no long-term care benefits are received, the guaranteed benefit equals the stated death benefit amount when the policy is issued.</p> <p>If benefits are received for long-term care, the policy will provide the greater of the remaining death benefit or the amount specified by the residual death benefit.</p>				
Residual death benefit	10% of base face amount, up to \$10,000	5% of base face amount, up to \$10,000	5% of base face amount, up to \$5,000	20% of base face amount	None
Return of premium	<p>Single-pay:² 100% with 6-year vesting</p> <p>Multi-pay:² 100% vesting after last scheduled premium is made</p>	<p>Option 1: 70% all years</p> <p>Option 2: 100% with 11-year vesting</p>	<p>Choice 100: 100% all years</p> <p>Choice Max: 70% for several years; 100% vesting schedule varies by payment option</p>	<p>Vested:</p> <p>Single pay and 5-pay: 100% with 6-year vesting</p> <p>10-pay and pay to age 65: 100% with 11-year vesting</p> <p>One time step-up option: 80% years 1-10, 100% years 11+</p> <p>Minimum ROP with maximum LTC option: ROP value is equal to cash surrender value. Available on all payment schedules if pay to age 100 is selected.</p>	Only available on distinct single premium product with full ROP. ROP not available for the Inflation Agreement if selected. Lifetime benefits not available.

As of 1/2020

- The length of benefits can be extended if less than the monthly maximum is received.
- Upon surrender, the policy owner will receive the surrender value proceeds. The surrender value proceeds may not equal the sum of premiums paid. Surrenders are subject to a return of premium vesting schedule. Policies that are fully vested are eligible for a full return of all premiums paid.

	Securian Financial	Lincoln Financial Group®	Pacific Life	Nationwide®	OneAmerica®
Product name	SecureCare	Moneyguard® III	PremierCare® Choice	YourLife CareMatters® II	Asset-Care®
Elimination period	0 days: Home modification, caregiver training; 90 calendar days: all other benefits	0 days	Reimbursement option: 0 days: Qualified in-home and community services 90 calendar days: Facility-based services Indemnity option: 90 calendar days: all benefits	90 calendar days Once satisfied, LTC benefits will be paid retroactively up to 3 months.	0 days for home health care 90 service days for facility care must be completed within a period of 270 days. Both insureds must satisfy if joint life.
LTC benefit payment type	Cash indemnity	Reimbursement	Reimbursement or indemnity – may require monthly proof of loss at carrier's discretion. Indemnity results in reduced benefit payments.	Cash indemnity	Reimbursement
LTC benefit coverage duration options ³	Acceleration for Long-Term Care Agreement: 2 or 3 years Extension of Long-Term Care Benefits Agreement: 2 or 4 years	Long-Term Care Benefit Rider: 3-7 years	Accelerated Benefit Rider (ABR): 2 years Extended Benefit Rider (EBR): 1 to 6 years	Acceleration of Death Benefit: 2 years Extension of Benefit rider: 1-5 years	Accelerated Death Benefit period: 2% (50 months) 3% (33 months) 4% (25 months) ⁴ Benefit Continuation Rider: Limited duration – doubles accelerated death benefit period, lifetime
Inflation options	3%, 5% simple 3%, 5% compound	3%, 5% compound	3%, 5% simple 5% compound	3% simple 3%, 5% compound Indexed Rate Inflation Protection Rider: 3-year point-to-point, 0% floor, 6% cap	3%, 5% compound Lifetime duration or limited duration (20 years)
Payment options ⁵	Single pay Multi-pay: 5, 7, 10, 15 years	Single pay Flex pay: available to be paid up to the greater of age 70 or 10 years (must be complete by age 82)	PremierCare Choice 100: 1, 5, 10 years PremierCare Choice Max: 1, 5, 10, 15, 20 years	Single pay Multi-pay: 5-pay, 10-pay, pay to age 65, pay to age 100	Single pay Multi-pay: 5, 10, 20 years, pay to age 95 (same options for Benefit Continuation Rider)
Minimum face amount	\$50,000	\$50,000	\$60,000 (may vary by state)	\$60,000	\$50,000
Issue ages ⁶	40-75	30-80	30-75	30-75	35-80
Underwriting	Streamlined, Sex Distinct, Tobacco/Non-Tobacco, Couples Discount, No labs; attending physician statement (APS) for cause only	Streamlined, Sex Distinct, Couples Discount, No labs or APS	Streamlined, Sex Distinct, Tobacco/Non-Tobacco, Couples Discount, No labs; APS for cause (under 50), APS required (50+)	Streamlined, Sex Distinct, Tobacco/Non-Tobacco, Couples Discount, No labs or APS	Express UW: Client must qualify, teleinterview required Traditional underwriting may include: Non-medical, paramed exam, blood, urine, senior assessment exam, APS, MIB, RX, resting EKG, APS required for all applicants 70+

3. The length of benefits can be extended if less than the monthly maximum is received.

4. Not available on joint life policies

5. Payment option varies by issue age.

6. Range varies based on premium schedule selected.

	Securian Financial	Lincoln Financial Group®	Pacific Life	Nationwide®	OneAmerica®
Product name	SecureCare	Moneyguard® III	PremierCare® Choice	YourLife CareMatters® II	Asset-Care®
Couples discount	Built into underwriting class (average 5%)	10%	Built into underwriting class	In general about 5%	N/A
International coverage ⁷	50% of maximum monthly benefit – available on initial benefit period and Extension of Benefits Agreement period (no restriction on type of care)	Will pay up to 100% of incurred expenses, not to exceed monthly maximum. Available on Accelerated Benefits rider only. Nursing home or assisted living facility only. Limited to no more than a total of 36 months while the rider is in force.	100% of maximum monthly benefit – available only if the indemnity benefit option is selected. Available on the Accelerated Benefits rider only (nursing home only, monthly bills must be submitted every 90 days).	100% of the maximum monthly benefit – available on the Acceleration Benefit only (no restriction on type of care).	Will pay up to 100% of incurred expenses, not to exceed monthly maximum. Available on Accelerated Benefits rider only. Nursing home only.
Home modification	Yes, up to \$5,000 available prior to satisfying the elimination period; cash indemnity benefits used at the discretion of the claimant thereafter	Yes, as approved under the Non-Continual Services. Amount available in any calendar year cannot exceed the current maximum monthly LTC benefit.	Yes	Yes, after satisfying the elimination period	Yes, up to two times the maximum monthly benefit amount
Caregiver training	Yes, up to \$1,000 available prior to satisfying the elimination period; cash indemnity benefits used at the discretion of the claimant thereafter	Yes, up to \$500	Yes	Yes, after satisfying the elimination period	Yes, up to two times the maximum monthly benefit amount
Informal care	Yes	Yes. Limited to \$100 per day for a total of 180 days during first 12 months in which benefits for covered services are paid. To qualify, the insured must receive Home Health Care Services and/or Adult Day Care Services for at least 2 days in any week. Not available if other covered services are received on that day. Insured's spouse cannot provide care.	Yes, indemnity option must be selected	Yes	No
Terminal illness benefit	Equal to the face amount minus the terminal illness residual face amount (\$12,000 for 2-year acceleration, \$18,000 for 3-year acceleration)	One-time payment 25%-75% of the face amount, not to exceed \$250,000. If a terminal illness benefit is requested, the LTC rider will terminate	One-time payment up to 75% of the face amount not to exceed \$250,000	Equal to the lesser of 50% of the face amount or \$250,000	None
Guaranteed reduced paid-up benefit ⁸	Yes	No, policy will be subject to the terms and conditions of the Non-forfeiture Benefit	Yes, vesting ROP is locked in at 70% for the remainder of the contract	Yes, if the Minimum Specified Amount is met	Yes

7. The length of benefits can be extended if less than the monthly maximum is received.

8. Reduced paid-up benefits refers to the reduced paid-up nonforfeiture benefit that purchases paid-up insurance in the event of premium lapse.



To learn more

about how SecureCare stacks up against the competition and can help provide protection for all that lies ahead, contact Securian's Life Sales Support Team today:

1-877-696-6654 (Securian and Broker-Dealer)

1-888-900-1962 (Independent Brokerage)

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide.

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The death proceeds will be reduced by a long-term care or terminal illness benefit payment under this policy. Please consult a tax advisor regarding long-term care benefit payments, terminal illness benefit payments, or when taking a loan or withdrawal from a life insurance contract.

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Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states, may exist under a different name in various states and may not be available in combination with other agreements.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

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SecureCare: Frequently Asked Questions

Premium questions

Is the premium fixed for the duration of the premium payment schedule?

Yes, SecureCare is a fixed premium universal life product with single and multi-pay (5, 7, 10 or 15 years) premium options available. If a multi-year payment plan is chosen, a level premium payment is required, which is common with other linked-benefit products offered in the industry. However, if a client is unable to complete the premium schedule, they will receive a reduced paid-up benefit¹ proportional to the amount of premium already paid. This amount is shown on the proposal as well as the policy data pages.

Are there modal factors if a client wants to pay a monthly, quarterly or semi-annual premium?

No, there are no modal factors applied to any premium option. With a multi-year premium payment plan, a client can change their premium payment mode at any time. Annual is the only mode available on a single-pay policy.

Why is the premium broken down by benefit type on the illustration?

SecureCare is one of only a few premium-based linked-benefit products in the industry. The premiums are broken down to help identify which premium amounts may be eligible for the long-term care (LTC) tax deduction afforded to 7702B contracts. Please see the [SecureCare Tax Guide](#) for additional information regarding the potential tax deductibility of SecureCare premiums.

Does the policy include a waiver of premium in the base policy? If not, is there a waiver of premium rider available for the client to add?

No, there is no waiver of premium available at this time². If the client chooses a multi-year premium payment plan and is unable to complete the premium schedule, they will receive a reduced paid-up benefit proportional to the amount of premium they have already paid. This amount is shown on the proposal as well as the policy data pages.

Don't see your question?

Call our Life Sales Support Team:

1-877-696-6654

(Securian and Broker-Dealer)

1-888-900-1962

(Independent Distribution)

1. Reduced paid-up benefits refers to the reduced paid-up nonforfeiture benefit that purchases paid-up insurance in the event of premium lapse.

2. Waiver of premium is available in Connecticut.

Is the couple's discount available if only one person applies?

Yes, if the insured indicates in the application they are married, in a domestic partnership or in a civil union, they are eligible for the couple's discount. Please note: some state requirements may apply.

If a client is funding SecureCare with a 1035 exchange, can additional premium be added?

Yes, we can accept 1035 funds plus additional premium for single-pay policies. However, for multi-pay policies, the annual premium must be level for the entire duration of the premium payment schedule. For more information, please refer to [Securian Financial's 1035 exchange process overview](#). **Please note:** partial 1035 exchanges are not accepted by Securian Financial.

Covered services questions

Does SecureCare offer a care management or care coordination program?

Yes, Securian Financial's Care Management Program™ is designed to make the transition from needing care to getting care as smooth as possible. Our Care Management Program helps the client initiate a request for benefits, guides them through the claims process, and supports their ongoing care management. For additional details, please see [SecureCare – how it works: claims process](#).

Are benefits available to a client if they live or receive care outside of the United States?

Yes, we will pay the owner up to 50 percent of their monthly maximum benefit³ until their entire benefit pool is exhausted, provided the claim has been approved and the elimination period has been satisfied. This amount is not limited to their Acceleration for Long-Term Care Agreement benefits. All covered services are available internationally, including informal care. For more information, please refer to the [SecureCare – how it works: claims process](#).

Does care provided by direct family members and/or spouses count as informal care?

Yes, a friend, neighbor, family member or other loved one providing unpaid care to the insured is covered under informal care.

3. Qualified long-term care services received outside the United States, its territories or possessions are limited to the non-United States monthly benefit limit. If the insured returns to the United States, the non-United States monthly benefit limit will no longer apply.

Does SecureCare have an elimination or deductible period?

Yes, the long-term care elimination period is 90 calendar days. Once we are notified of a request for benefits and the claims intake process begins, we will review proof of claim and the elimination period will begin when the insured is certified as chronically ill. The insured is not required to receive services during this time. The insured will likely satisfy some of the elimination period prior to the approval of the claim – therefore the benefit payments will begin either 90 days from submitting the claim or immediately, if the elimination period was already satisfied in its entirety.

Are there any benefits not subject to the elimination period?

Caregiver Training⁴ and Home Modification⁵ do not have an elimination period, which means these benefits can be requested immediately after the claim is approved, so long as they are included in the insured's plan of care.

Will benefits be paid retroactively if the client was classified as chronically ill, but didn't submit a claim?

Yes. If the insured is chronically ill due to a severe cognitive impairment and the owner was unable to submit a claim, Securian Financial will pay benefits retroactively, up to a maximum of 12 months, from when the client became eligible for benefits. Other impairments do not qualify for retroactive payments.

During the claims process, do all requests for benefits require an exam by a third party instead of the insured's primary care physician?

No, there are several ways proof of claim can be satisfied. Our Care Management team will collect the necessary information to determine if the insured satisfies the definition of being chronically ill. If this information is insufficient to make that determination, an exam by a third party may be requested at no cost to the client. For more information, see [SecureCare – how it works: claims process.](#)

Process-related questions

Is backdating to save age available for SecureCare?

Yes, backdating to save age is available. For more information, please see [SecureCare – how it works: backdating.](#)

4. The caregiver training benefit can be used to pay for training of an informal caregiver, such as a friend or family member, to provide care to the insured. This benefit can be triggered prior to satisfaction of the elimination period. The maximum benefit is \$1,000.

5. Home modification benefit allows the insured to pay for modifications to his/her home, enabling the insured to remain in his/her home longer. This benefit can be triggered prior to satisfaction of the elimination period. The maximum benefit is \$5,000.

Are commissions paid differently for single pay vs. multi-pay policies?

No, commission for both single and multi-pay policies are paid in a lump sum in the first year. The commissionable premium is listed on the bottom right corner of the proposal. The charge-back schedule for surrendered policies is 100 percent in the first year, 50 percent in the second year and zero percent in the third year.

Can a client replace an existing policy with long-term care benefits when purchasing a SecureCare policy?

Yes, long-term care replacements are available in states where the multi-pay options are available. These applications require additional replacement documentation and forms, which will be evaluated through a long-term care replacement suitability review.

Does Securian Financial offer electronic application submissions?

Yes, applications can be submitted via paper or eApp (iPipeline®). eApps are ingested into the system within 24 hours and can help reduce the amount of time it takes for the case to be submitted to underwriting.

Why is the death benefit different from the face amount?

Linked-benefit products are unique in that they are a life insurance policy with LTC features, meaning they are governed by both life and LTC laws and regulations. The face amount is used to determine the initial total long-term care benefit pool, but also makes up a portion of the death benefit. Because of this, the death benefit will never be below the face amount. In many cases, the policy's death benefit will be slightly higher than the face amount for a period of time, usually earlier on in the policy. That is because in order for the policy's death benefit to be paid out income tax free, the policy must meet the definition of life insurance, which is determined using the Cash Value Accumulation Test.

Does SecureCare qualify as an LTC Partnership Plan?

No, only individual long-term care policies qualify for this program.

What are the international underwriting guidelines to apply for a new SecureCare policy?

International underwriting can be a complex process. To serve clients with this need, a variety of factors, such as the client's foreign travel, place of residence and citizenship status, is taken into account. SecureCare uses the same international underwriting guidelines as our life insurance products, which can be found on the [Securian Advisor website](#).

How is the internal rate of return (IRR) calculated on the SecureCare proposal?

The IRR is a present-value calculation of the total benefits that would be received on a monthly basis over the entire length of the benefit period, depending on when the client goes on claim.

What are the sweet spots – in terms of underwriting and age of the insured – for SecureCare?

SecureCare is often competitive in many situations; however, **it is particularly competitive in the four- or six-year benefit period with inflation**. The average age of applicants is between 55 to 70 years old.

What does the “crossover age” represent on the Quick Quote page in the proposal?

This column represents the age at which the total LTC pool of a policy with the inflation agreement will either match or surpass the LTC pool of a policy **that does not include inflation** during the same benefit period. Crossover ages only compare to the “No Inflation” option within a specific benefit period.

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SecureCare may not cover all of the costs associated with long-term care or terminal illness the insured incurs. This product is generally not subject to health insurance requirements, and does not provide long-term care insurance subject to state long-term care insurance law. This product is not a state-approved Partnership for Long-Term Care Program product, and is not a Medicare Supplement policy. Receipt of a long-term care or terminal illness benefit payment under this product may adversely affect eligibility for Medicaid or other government benefits or entitlements.

ICC17-20103, 17-20103 and any state variations; ICC17-20111, 17-20111 and any state variations; ICC17-20112, 17-20112 and any state variations; ICC17-20113, 17-20113 and any state variations.

Clients should consult a tax advisor regarding long-term care benefit payments, terminal illness benefit payments, or when taking a loan or withdrawal from a life insurance contract.

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