Securian Financial

Insurance products issued by:
Minnesota Life Insurance Company

All good things come in threes

At least that's our philosophy. And we think you'll agree when you see what SecureCare™ III has to offer you and your clients.

It has everything you love about its predecessor – a cash indemnity benefit for long-term care (LTC) clients can use however they want — plus more flexibility.

The three new features we think you'll be most excited about:

1. Simplified product design
2. Three return of premium options, including LTC Boost[1]
3. Enhanced flexibility to customize the policy for each client's needs

Head over to our illustration system to discover SecureCare III, an LTC and nonparticipating whole life insurance policy.

Get started

Upcoming webinar

SecureCare III – what you need to know

DATE: Wednesday, March 30, 2022 • **TIME:** 1 p.m. CST
SPEAKER: Kyle Wilson, Business Development Consultant

Reserve your spot

Can't join us live?

Register anyway and we'll send you a recorded version as soon as it's available.

Key dates

- **Monday, March 14, 2022:** Illustration software now includes SecureCare III.
- **Friday, March 25, 2022:** Applications for SecureCare Universal Life must be signed, in good order and received by Securian Financial's home office or submitted via eApp by 3 p.m. CST.
- **Saturday, March 26, 2022:** SecureCare III will be available on eApp in all states except AZ, CA, CT, DC, DE, IN, MT, ND, NY and SD. Collect all required eSignatures for SecureCare Universal Life and submit your eApp to Securian Financial before 3 p.m. CST March 25 to avoid impact.
- **Monday, March 28, 2022:** SecureCare III will be available in all states except AZ, CA, CT, DC, DE, IN, MT, ND, NY and SD. To accommodate SecureCare III's product changes, we will offer a new application.

Transition rules

- Applications for SecureCare Universal Life in all states except AZ, CA, CT, DC, DE, IN, MT, ND, NY and SD must be signed, in good order and received by Securian Financial's home office or submitted via eApp by 3 p.m. CST March 25. If a new application is needed due to a licensing issue or because the application is not in good order, the client will no longer be able to apply for SecureCare Universal Life and will need to apply for SecureCare III. Remember that:
    - In pre-appointment states, agents need to be pre-appointed before they take the application. See a list of pre-appointment states (on page 3).
    - Agents must complete any state-required LTC training before they take the application. Review LTC licensing and training requirements in each state.
- If a client has already submitted an application for SecureCare Universal Life and started the underwriting process, but wants to switch to SecureCare III, the new application is required. This must be sent to us, along with a cover letter explaining the desired change. Any completed underwriting requirements will be applied to the new application.
- SecureCare Universal Life policies that have already been issued, paid and in-force cannot be exchanged for SecureCare III, unless the policy is in its free-look period.

SecureCare UL vs. SecureCare III features comparison

Discover what’s new

View flyer ›

Pop the hood on SecureCare III

Review its product highlights

Get the flyer ›

Contact us

Questions?
Please call our Life Sales Support Team at **1-888-413-7860, option 1**

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1. The death proceeds, return of premium amount and long-term care benefit amount depend, in part, on the return of premium option selected on the policy application. This option cannot be changed after the policy is issued. For more information regarding return of premium options, please review the contract.

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

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

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

Applications in good order are dependent on accurate input entered.

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

SecureCare III includes the Acceleration for Long-Term Care Agreement and Extension of Long-Term Care Agreement. These two agreements 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 the agreement.

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 these agreements may be taxable. 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.

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.

The death proceeds will be reduced by a long-term care or terminal illness benefit payment under this policy. 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.

This is a general communication for informational and educational purposes. The materials and the information 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 subsidiaries, have a financial interest in the sale of their products.

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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