



Insurance products issued by:
Minnesota Life Insurance Company



SecureCare III available to illustrate in AZ, CT and IN

You can now see what SecureCare™ III, a long-term care (LTC) and nonparticipating whole life insurance policy, has to offer you and your clients in AZ, CT and IN.

It has everything you love about its predecessor – a cash indemnity benefit for 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 Boost¹
3. Enhanced flexibility to customize the policy for each client's needs

Head over to our illustration system to discover SecureCare III.

Get started

Key dates

- **Monday, June 13, 2022:** Illustration software updated to include SecureCare III in AZ, CT and IN.
- **Friday, June 24, 2022:** Applications for SecureCare Universal Life in AZ, CT and IN must be signed, in good order and received by Securian Financial's home office or submitted via eApp by 3 p.m. CST.
- **Saturday, June 25, 2022:** SecureCare III will be available in AZ, CT and IN on eApp. Collect all required eSignatures for SecureCare Universal Life and submit your eApp to Securian Financial before 3 p.m. CST June 24 to avoid impact.
- **Monday, June 27, 2022:** SecureCare III will be available in AZ, CT and IN. To accommodate SecureCare III's product changes, we will offer a new application.

Transition rules

- **All licensing and LTC certification training must be in good order before the sale of any LTC products.** [Review LTC licensing and training requirements in each state.](#)
- **Applications for SecureCare Universal Life in AZ, CT and IN must be signed, in good order and received by Securian Financial's home office or submitted via eApp by 3 p.m. CST June 24.** 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.
- 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.

Contact us

Questions?

Please call our SecureCare Sales Support Team at **1-888-900-1962**



INSURANCE
INVESTMENTS
RETIREMENT

Connect with us



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.

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 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.

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.

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

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

View this email as a [web page](#).

Manage your preferences for future marketing communications or unsubscribe from our Individual Life, Individual Annuity and Retirement Plans marketing emails by visiting our [profile center](#). We respect your privacy. We will not release your email address for any purpose.

Securian Financial Group, Inc.
[securian.com](#)

400 Robert Street North, St. Paul, MN 55101-2098
©2022 Securian Financial Group, Inc. All rights reserved.

F95989-66 6-2022 DOFU 6-2022
2229065