



# SecureCare III repricing in AZ and IN and launching in DC, ND and SD

Give your long-term care (LTC) clients a benefit boost with SecureCare™ III, an LTC and nonparticipating whole life insurance policy.

Mark your calendars for Wednesday, June 28, 2023:

- SecureCare III rates will decrease by 25 percent across all case scenarios in Arizona and Indiana
- SecureCare III will launch in Washington DC, North Dakota and South Dakota with its repriced rates

[Learn more about SecureCare III](#)

## Transition rules in Arizona and Indiana for the reprice

- **Wednesday, June 28, 2023:** The new SecureCare III rates will be available in Arizona and Indiana.
- All pending applications that have an effective date on or after June 28, 2023 will automatically be eligible for and receive the new pricing. This will result in a face amount that is higher than originally illustrated.
- Policies that have already been issued, paid and/or are in-force are not eligible for the new rates.
- SecureCare III's normal backdating rules and age limitations apply. To receive the new pricing, we cannot backdate prior to June 28, 2023.

## Transition rules in Washington DC, North Dakota and South Dakota for the launch of SecureCare III

- **Tuesday, June 27, 2023:** Applications for SecureCare Universal Life in Washington DC, North Dakota and South Dakota must be signed, in good order and received by Securian Financial's home office or submitted via eApp by 3 p.m. CDT on Tuesday, June 27. 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.
- **Wednesday, June 28, 2023:** SecureCare III will be available in Washington DC, North Dakota and South Dakota. To accommodate SecureCare III's product changes, we will offer a new application.
- 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.
- **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.

Contact us



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

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, and Surrender Charge (which we refer to as expense charges). These policies 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.

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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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