

Paying for long-term care worksheet:

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?

If you needed money today to pay for unexpected long-term care (LTC) expenses, which asset(s) would you use?



With the average private nursing home room

costing \$7,698/month
over \$92,000 a year¹

how long could that asset last?

¹Cost 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.

Assets you could use to help pay for long-term care

In the spaces below, list your cash equivalents, qualified funds, nonqualified funds, life insurance cash value and tangible assets.

Your Current Assets

Qualified funds	Total value \$ _____	1. _____ \$ _____
		2. _____ \$ _____
		3. _____ \$ _____
		4. _____ \$ _____
Nonqualified funds	Total value \$ _____	1. _____ \$ _____
		2. _____ \$ _____
		3. _____ \$ _____
		4. _____ \$ _____
Life insurance	Total value \$ _____	1. _____ \$ _____
		2. _____ \$ _____
		3. _____ \$ _____
		4. _____ \$ _____
Tangible assets	Total value \$ _____	1. _____ \$ _____
		2. _____ \$ _____
		3. _____ \$ _____
		4. _____ \$ _____
Cash equivalents	Total value \$ _____	1. _____ \$ _____
		2. _____ \$ _____
		3. _____ \$ _____
		4. _____ \$ _____



What if

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

Potential solution: Reposition assets to purchase a SecureCare policy

SecureCare Universal Life offers long-term care protection in addition to a death benefit. By purchasing a SecureCare policy, you can protect more of your portfolio from potentially unfavorable liquidation in the event you² need long-term care.

SecureCare policy benefits

If you want your money back, after six years, you will receive:³



\$ _____
Premium refund



If you want your money back:
You can request a premium refund, subject to the return of premium vesting schedule.

When you die, your beneficiaries will receive:



\$ _____
Initial death benefit



If you die prior to needing long-term care benefits:
Your beneficiaries will receive a death benefit.

Even if you use your entire long-term care benefit:
Your beneficiaries will still receive a minimum death benefit⁴ of: \$ _____

If you need long-term care in the first policy year, you may receive:

YEAR ONE

\$ _____
Total LTC benefit
\$ _____
Monthly maximum benefit
_____% Long-Term Care Inflation Protection Agreement (if applicable)



If you need long-term care: After meeting the policy's benefit eligibility requirements, you can elect to receive up to the maximum monthly long-term care benefit. If elected, the monthly benefits will increase every year by the Long-Term Care Inflation Protection Agreement selected.

If you need long-term care, at age 80 you may receive:

AGE 80

\$ _____
Total LTC benefit
\$ _____
Monthly maximum LTC benefit



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 legacy now.

² If owner/insured are different, benefits will be paid to the owner upon the insured being certified as a chronically ill individual.

³ 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.

⁴ Guaranteed minimum death benefit is the lesser of \$10,000 or 10% of the base face amount.

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.

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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