



# Why SecureCare Universal Life?

SecureCare is a long-term care (LTC) solution clients can count on for:

- Guaranteed cash indemnity LTC benefit
- Guaranteed death benefit
- Guaranteed reduced paid-up benefits<sup>1</sup>
- Guaranteed return of premium<sup>2</sup>
- Multiple premium options (single pay, 5-, 7-, 10- or 15-pay)
- Most robust international benefits in the industry<sup>3</sup>
- Four Long-Term Care Inflation Protection Agreement (LTCIPA) options: 3% and 5%, simple and compound
- Potential to deduct LTC premiums
- Streamlined underwriting<sup>4</sup>
- Securian Financial's Care Management Program™

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. 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.

3. Based on competitive research as of June 2019. 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.

4. Medical examination or para-med examination are not required; tele-interview, prescription check and MIB are required. APS will only be requested for cause.



## Contact us today

to customize a proposal that helps address a prospect's top LTC concerns:

**1-888-900-1962**

(Independent Distribution)

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

# How it works

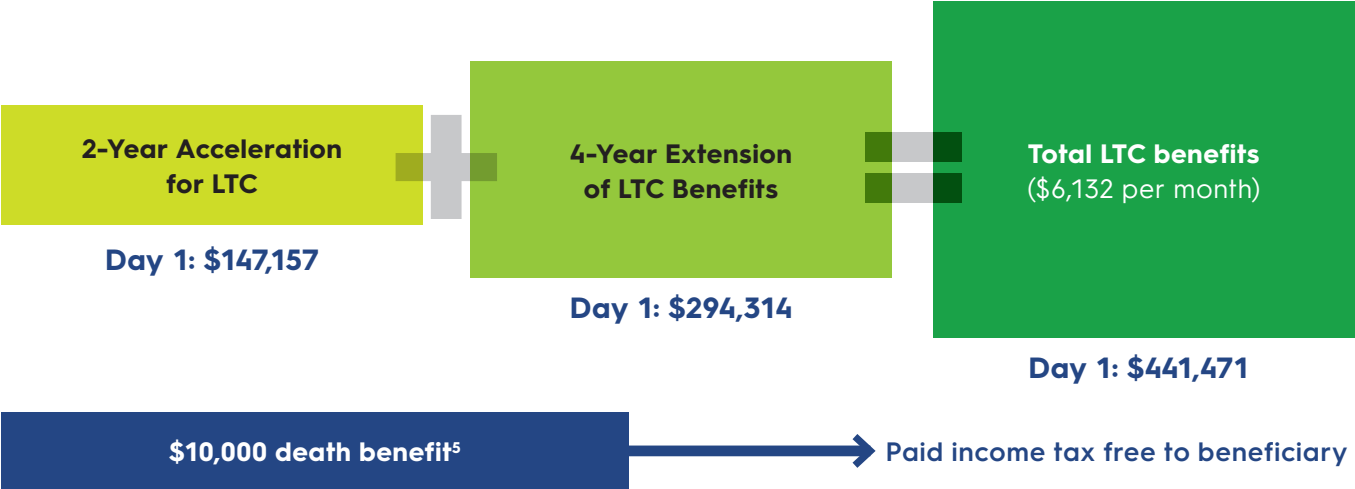
As a linked-benefit insurance policy, SecureCare combines the benefits of LTC protection with the guarantees of life insurance. Consider this example:

From day 1, the client would have a total of \$441,471 available for care. If the entire benefit pool is exhausted, her policy would still provide a \$10,000 death benefit.

However, if she died before needing LTC, a death benefit of \$102,382 would be paid to her beneficiary.



**Female, age 60**  
\$100,000 SecureCare policy  
Single pay, no inflation protection option  
Couples discount



5. Guaranteed minimum death benefit if all LTC benefits are exhausted. This is a hypothetical example for illustrative purposes only.

# Why it matters

In today's world, simply setting aside money to cover potential LTC expenses is not a cost-effective strategy for most retirees. As the cost of care continues to rise, prospects need a solution that can help maximize and guarantee each dollar earmarked for care. SecureCare can help provide clients with this leverage.

To see how, let's look at the different coverage options available to the client from page 2, if she wanted to purchase a SecureCare policy for \$100,000 total premium.

Premium schedule	Inflation protection option	Total LTC benefits:		Die before needing LTC	Internal rate of return at age 85	Tax equivalent yield <sup>6</sup>
		Day 1	Age 85			
<b>Single pay: \$100,000</b>	None	<b>\$441,471</b>	<b>\$441,471</b>	\$147,157	5.47%	7.20%
	3% compound	<b>\$331,125</b>	<b>\$693,303</b>	\$102,382	7.18%	9.45%
<b>5-pay: \$20,000/year</b>	None	<b>\$389,948</b>	<b>\$389,948</b>	\$129,983	5.39%	7.09%
	3% compound	<b>\$290,351</b>	<b>\$607,930</b>	\$100,000	7.19%	9.46%
<b>7-pay: \$14,286/year</b>	None	<b>\$372,256</b>	<b>\$372,256</b>	\$124,085	5.40%	7.11%
	3% compound	<b>\$278,683</b>	<b>\$583,500</b>	\$100,000	7.29%	9.59%
<b>10-pay: \$10,000/year</b>	None	<b>\$359,088</b>	<b>\$359,088</b>	\$119,696	5.57%	7.33%
	3% compound	<b>\$252,546</b>	<b>\$528,775</b>	\$100,000	7.27%	9.57%
<b>15-pay: \$6,667/year</b>	None	<b>\$331,765</b>	<b>\$331,765</b>	\$110,588	5.77%	7.59%
	3% compound	<b>\$243,054</b>	<b>\$508,901</b>	\$100,000	7.81%	10.28%

6. Assuming marginal tax rate of 24%.

This is a hypothetical example for illustrative purposes only.

If the client purchased a single-pay policy with the 3% compound inflation protection option, her total benefits would be \$693,303 at age 85. In other words, every \$1 of premium in this scenario would yield \$6.93 of LTC benefits.

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.

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.

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 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 these agreements may be taxable.

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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F87549-112 Rev 7-2020 DOFU 8-2019  
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