

PRODUCT HIGHLIGHTS

SecureCare Universal Life

Why SecureCare?

Four guarantees:

1. Long-term care (LTC) benefits
 2. Death benefit
 3. Return of premium
 4. Reduced Paid-Up Benefit
- Cash indemnity style LTC benefit payout
 - Four different inflation options
 - Most robust benefits outside the United States offered in the industry¹

Policy Type	Universal life with cash indemnity style LTC (7702B) benefits. This policy is considered a Qualified Long-Term Care contract.					
Issue Ages & Premium Payment Options	Payment options (can be made direct, EFT or 1035 Exchange). For multi-year policies, all premium modes available.					
	Payment:	Single-pay	5-pay	7-pay	10-pay	15-pay
	Age:	40-75	40-70	40-68	40-65	40-60
Minimum Face Amount	\$50,000					
Death Benefit Test & Option	CVAT / Level					
Long-Term Care Benefit Payment Type	Cash Indemnity					
Underwriting Classes	Simplified Issue, Sex Distinct: Non-tobacco Single, Non-tobacco Couples, Tobacco Single, Tobacco Couples • Couple’s discount ² is available through a special underwriting class; only one need apply to receive this benefit					
Agreements Available	• Acceleration for Long-Term Care Agreement - Automatically included • Extension of Long-Term Care Benefits Agreement - Optional • Long-Term Care Inflation Protection Agreement - Optional					
LTC Benefit Period Options	2 to 7 years					
	Represents a combination of the Acceleration for Long-Term Care Agreement and the Extension of Long-Term Care Benefits Agreement.					
	Acceleration for Long-Term Care Agreement: 2 or 3 Years			Extension of Long-Term Care Benefits Agreement: 2 or 4 years		
LTC Inflation Protection Agreement	Increases monthly long-term care benefit at a set percentage annually; options include:					
	3% Simple interest			5% Simple interest		
	3% Compound interest			5% Compound interest		
Reduced Paid-Up Benefit	Should the insured fail to complete the premium payment schedule, the policy will provide a reduced paid-up nonforfeiture benefit based on the total premiums paid.					
Guaranteed Minimum Death Benefit	10% of the base face amount or \$10,000, whichever is less					
Maximum LTC Benefit Payment	Equal to the maximum LTC benefit, not subject to IRS per diem limitations. Client may choose an amount less than the maximum benefit at any time extending the duration that benefits would be available.					
Elimination Period	90 Calendar Days; 0 days home modification and caregiver training					

Qualified Long-Term Care Services	<ul style="list-style-type: none"> • Adult daycare • Assisted living • Bed reservation • Benefits outside the United States³ • Caregiver training⁴ (up to \$1,000) • Home health care • Home modification⁵ (up to \$5,000) • Hospice • Household services • Informal care • Nursing home care • Respite care 			
Return of Premium Vesting Schedule⁶	Single-pay or 5-pay	7-pay	10-pay	15-pay
	Year(s) 1 . . . 80%	Years 1-3. 80%	Years 1-6 . 80%	Years 1-11 . . 80%
	Year 2 84%	Year 4 84%	Year 7 84%	Year 12 84%
	Year 3 88%	Year 5 88%	Year 8 88%	Year 13 88%
	Year 4 92%	Year 6 92%	Year 9 92%	Year 14 92%
	Year 5 96%	Year 7 96%	Year 10 . . . 96%	Year 15 96%
	Year 6+ . . . 100%	Years 8+ 100%	Years 11+ 100%	Year 16+ . . . 100%

¹ As of 3/2018

² Please refer to the financial professional guide and/or application for more details.

³ Benefits outside the United States, its territories or possessions allow the insured to receive 50% of his/her maximum monthly benefit for all qualified services, including informal care. This applies to both the Acceleration for Long-Term Care Agreement and Extension of Long-Term Care Benefits Agreement. If the insured returns to the United States, the non-United States monthly benefit limit will no longer apply.

⁴ The caregiver training benefit can be used to pay for training of a friend or family member to provide care to the insured. This benefit can be triggered prior to the elimination period. The maximum benefit is \$1,000.

⁵ Home modification benefit allows the insured to pay for modifications to his/her home, enabling the insured to remain in his/her home longer. This benefit can be triggered prior to the elimination period. The maximum benefit is \$5,000.

⁶ 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.

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.

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

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.

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 the 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. 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.

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

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