



## SecureCare: Protection for all that lies ahead

**SecureCare Universal Life (SecureCare) is a permanent life insurance policy with cash indemnity long-term care benefits. SecureCare can help protect your clients' families and assets if they ever have a long-term care event, and provides these guarantees:**



**Long-term care benefits**



**Death benefit**



**Return of premium benefit<sup>1</sup>**



**Reduced-paid up benefit**

Unlike traditional long-term care policies, SecureCare offers guaranteed premiums that will never increase along with guaranteed benefits so your clients never have to worry about losing premiums if they never need care.

### **Why SecureCare?**

#### **Simplicity**

Unlike reimbursement policies, SecureCare pays out **cash indemnity benefits**, so clients don't have to save every receipt and justify their costs. Cash benefits are paid each month for an amount up to the monthly maximum long-term care benefit and clients can use these funds however they choose including informal care or any other expenses.

## Flexibility

SecureCare offers customizable coverage with multiple premium payment schedules, coverage duration periods ranging from two to seven years, and four inflation protection options to help benefits keep up with rising long-term care costs.

## Freedom

SecureCare allows your clients to choose how they receive care, which may include:

- Informal care provided in their home by a family member
- Respite care
- Nursing home care provided by professional staff

Your clients have further freedom to use their benefits for long-term care outside the United States<sup>2</sup> home modifications<sup>3</sup> or training for family members to provide care.<sup>4</sup>

Whatever type of care they choose, your clients can select the location that best fits their needs – and aligns with their plan of care.

<sup>1</sup> 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.

<sup>2</sup> Benefits outside the United States, its territories or possessions allow the insured to receive 50% of his/her maximum monthly benefit. The insured must be certified as being chronically ill by a U.S. licensed health care professional, all medical records are received in English, and the insured must receive care in a facility. If the insured returns to the United States, the non-United States monthly benefit limit will no longer apply.

<sup>3</sup> 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.

<sup>4</sup> 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.

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

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

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 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 these agreements. These agreements provide

# Learn how

SecureCare can help offer your clients protection for all that lies ahead and stands out compared to other long-term care products. Call your Life Sales Support Team today:

- **1-877-696-6654** (Securian and Broker-Dealer)
- **1-888-900-1962** (Independent Brokerage)

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.

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