

SecureCare III competitive comparison

Single pay

See where SecureCare III ranks #1 in single-pay scenarios

The following hypothetical examples are for illustrative purposes only. Each table compares SecureCare III, a long-term care (LTC) and nonparticipating whole life policy, to policies from three other companies using the most commonly illustrated return of premium option for each carrier.

The comparisons help emphasize why it's so important to start discussing LTC with your clients earlier in life. Younger clients typically have a better chance of being approved for coverage, and they can potentially receive a higher initial face amount and LTC benefits.



Discover SecureCare III marketing resources

securian.com/securecare-tools



Questions?

Call Your SecureCare
Sales Support Team today:

1-877-696-6654

(Securian Financial and
Broker-Dealer)

1-888-900-1962

(Independent Brokerage)

60-year-old male, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ³	Asset-Care
\$100,000 4-year benefit no inflation	Initial face amount	\$155,591	\$147,270	\$140,576	\$155,942 ⁴
	Day 1 total LTC benefit	\$311,182	\$271,884	\$281,152	\$311,884 ⁴
	Day 1 monthly LTC benefit	\$6,483	\$5,664	\$5,857	\$6,238 ⁴
	Day 1 surrender value	\$71,802	\$78,309	\$60,954	\$68,415 ⁴
	Age 85 total LTC benefits	\$311,182	\$271,884	\$281,152	\$311,884 ⁴
	Age 85 monthly LTC benefits	\$6,483	\$5,664	\$5,857	\$6,238 ⁴
	Age 85 surrender value	\$127,277	\$70,000	\$113,802	\$123,862 ⁴
	Guaranteed death benefit	\$155,591	\$147,270	\$140,576	\$155,942 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$121,495	\$125,622	\$114,909	\$110,183 ⁴
	Day 1 total LTC benefit	\$254,145	\$242,564	\$240,367	\$220,366 ⁴
	Day 1 monthly LTC benefit	\$5,062	\$4,832	\$4,788	\$4,407 ⁴
	Day 1 surrender value	\$56,068	\$75,022	\$49,825	\$48,339 ⁴
	Age 85 total LTC benefits	\$532,123	\$507,884	\$503,276	\$447,962 ⁴
	Age 85 monthly LTC benefits	\$10,599	\$10,117	\$10,025	\$8,959 ⁴
	Age 85 surrender value	\$99,386	\$70,000	\$93,023	\$87,516 ⁴
	Guaranteed death benefit	\$121,495	\$125,622	\$114,909	\$110,183 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$153,163	\$142,599	\$137,879	\$161,956 ⁵
	Day 1 total LTC benefit	\$382,908	\$329,075	\$344,699	\$323,912 ⁵
	Day 1 monthly LTC benefit	\$6,382	\$5,485	\$5,745	\$4,859 ⁵
	Day 1 surrender value	\$70,682	\$78,016	\$59,785	\$71,053 ⁵
	Age 85 total LTC benefits	\$382,908	\$329,075	\$344,699	\$323,912 ⁵
	Age 85 monthly LTC benefits	\$6,382	\$5,485	\$5,745	\$4,859 ⁵
	Age 85 surrender value	\$125,291	\$70,000	\$111,619	\$128,638 ⁵
	Guaranteed death benefit	\$153,163	\$142,599	\$137,879	\$161,956 ⁵
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$118,430	\$125,475	\$112,642	\$120,423 ⁵
	Day 1 total LTC benefit	\$314,380	\$307,461	\$299,015	\$240,846 ⁵
	Day 1 monthly LTC benefit	\$4,935	\$4,826	\$4,693	\$3,613 ⁵
	Day 1 surrender value	\$54,653	\$74,614	\$48,842	\$52,832 ⁵
	Age 85 total LTC benefits	\$658,243	\$643,768	\$626,071	\$489,594 ⁵
	Age 85 monthly LTC benefits	\$10,332	\$10,105	\$9,827	\$7,344 ⁵
	Age 85 surrender value	\$96,879	\$70,000	\$91,188	\$95,650 ⁵
	Guaranteed death benefit	\$118,430	\$125,475	\$112,642	\$120,423 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ³	Asset-Care
\$100,000 6-year benefit no inflation	Initial face amount	\$151,856	\$138,276	\$135,797	\$168,688 ⁶
	Day 1 total LTC benefit	\$455,568	\$382,918	\$407,390	\$337,376 ⁶
	Day 1 monthly LTC benefit	\$6,327	\$5,318	\$5,658	\$3,374 ⁶
	Day 1 surrender value	\$70,079	\$78,106	\$58,882	\$74,007 ⁶
	Age 85 total LTC benefits	\$455,568	\$382,918	\$407,390	\$337,376 ⁶
	Age 85 monthly LTC benefits	\$6,327	\$5,318	\$5,658	\$3,374 ⁶
	Age 85 surrender value	\$124,222	\$70,000	\$109,933	\$133,986 ⁶
	Guaranteed death benefit	\$151,856	\$138,276	\$135,797	\$168,688 ⁶
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$116,803	\$125,328	\$111,695	\$134,741 ⁶
	Day 1 total LTC benefit	\$377,765	\$374,157	\$361,243	\$269,482 ⁶
	Day 1 monthly LTC benefit	\$4,867	\$4,820	\$4,654	\$2,695 ⁶
	Day 1 surrender value	\$53,902	\$73,391	\$48,431	\$59,114 ⁶
	Age 85 total LTC benefits	\$790,956	\$783,414	\$756,363	\$547,806 ⁶
	Age 85 monthly LTC benefits	\$10,190	\$10,093	\$9,744	\$5,478 ⁶
	Age 85 surrender value	\$95,548	\$70,000	\$90,421	\$107,022 ⁶
	Guaranteed death benefit	\$116,803	\$125,328	\$111,695	\$134,741 ⁶
\$100,000 maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$107,419	\$125,328	\$105,837	\$90,876
	Day 1 total LTC benefit	\$477,603	\$374,157	\$405,486	Unlimited
	Day 1 monthly LTC benefit	\$4,476	\$4,820	\$4,410	\$3,635
	Day 1 surrender value	\$49,572	\$73,391	\$45,891	\$39,869
	Age 85 total LTC benefits	\$999,994	\$783,414	\$848,999	Unlimited
	Age 85 monthly LTC benefits	\$9,371	\$10,093	\$9,233	\$7,389
	Age 85 surrender value	\$87,871	\$70,000	\$85,679	\$72,181
	Guaranteed death benefit	\$107,419	\$125,328	\$105,837	\$90,876

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

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6. Calculated with 50 month Acceleration of Benefits (AOB) and 50 month Continuation of Benefits Rider (COB). Total of 100 months.
7. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.

60-year-old female, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ⁵	Asset-Care
\$100,000 4-year benefit no inflation	Initial face amount	\$149,247	\$144,061	\$145,365	\$161,626 ⁴
	Day 1 total LTC benefit	\$298,494	\$265,959	\$290,730	\$323,252 ⁴
	Day 1 monthly LTC benefit	\$6,219	\$5,541	\$6,057	\$6,465 ⁴
	Day 1 surrender value	\$63,284	\$77,476	\$57,538	\$64,781 ⁴
	Age 85 total LTC benefits	\$298,494	\$265,959	\$290,730	\$323,252 ⁴
	Age 85 monthly LTC benefits	\$6,219	\$5,541	\$6,057	\$6,465 ⁴
	Age 85 surrender value	\$117,606	\$70,000	\$112,841	\$123,106 ⁴
	Guaranteed death benefit	\$149,247	\$144,061	\$145,365	\$161,626 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$108,962	\$111,253	\$107,755	\$92,617 ⁴
	Day 1 total LTC benefit	\$227,928	\$214,819	\$225,404	\$185,234 ⁴
	Day 1 monthly LTC benefit	\$4,540	\$4,279	\$4,490	\$3,705 ⁴
	Day 1 surrender value	\$46,202	\$70,795	\$42,651	\$37,122 ⁴
	Age 85 total LTC benefits	\$477,231	\$449,793	\$471,947	\$376,546 ⁴
	Age 85 monthly LTC benefits	\$9,506	\$8,959	\$9,401	\$7,531 ⁴
	Age 85 surrender value	\$85,862	\$70,000	\$83,646	\$70,544 ⁴
	Guaranteed death benefit	\$108,962	\$111,253	\$107,755	\$92,617 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$144,684	\$137,693	\$140,333	\$172,640 ⁵
	Day 1 total LTC benefit	\$361,710	\$317,753	\$350,833	\$345,280 ⁵
	Day 1 monthly LTC benefit	\$6,029	\$5,296	\$5,847	\$5,179 ⁵
	Day 1 surrender value	\$61,349	\$77,177	\$55,546	\$69,196 ⁵
	Age 85 total LTC benefits	\$361,710	\$317,753	\$350,833	\$345,280 ⁵
	Age 85 monthly LTC benefits	\$6,029	\$5,296	\$5,847	\$5,179 ⁵
	Age 85 surrender value	\$114,011	\$70,000	\$108,935	\$131,495 ⁵
	Guaranteed death benefit	\$144,684	\$137,693	\$140,333	\$172,640 ⁵
\$100,000 5-Year benefit 3% compound inflation	Initial face amount	\$103,778	\$111,137	\$101,280	\$103,255 ⁵
	Day 1 total LTC benefit	\$275,486	\$272,327	\$268,855	\$206,510 ⁵
	Day 1 monthly LTC benefit	\$4,324	\$4,275	\$4,220	\$3,098 ⁵
	Day 1 surrender value	\$44,004	\$70,000	\$40,088	\$41,386 ⁵
	Age 85 total LTC benefits	\$576,806	\$570,203	\$562,922	\$419,796 ⁵
	Age 85 monthly LTC benefits	\$9,054	\$8,950	\$8,836	\$6,297 ⁵
	Age 85 surrender value	\$81,777	\$70,000	\$78,620	\$78,646 ⁵
	Guaranteed death benefit	\$103,778	\$111,137	\$101,280	\$103,255 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

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		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ⁵	Asset-Care
\$100,000 6-year benefit no inflation	Initial face amount	\$141,844	\$131,713	\$136,520	\$188,076 ⁶
	Day 1 total LTC benefit	\$425,532	\$364,744	\$409,651	\$376,152 ⁶
	Day 1 monthly LTC benefit	\$5,910	\$5,066	\$5,688	\$3,762 ⁶
	Day 1 surrender value	\$60,145	\$76,811	\$54,037	\$75,383 ⁶
	Age 85 total LTC benefits	\$425,532	\$364,744	\$409,561	\$376,152 ⁶
	Age 85 monthly LTC benefits	\$5,910	\$5,066	\$5,688	\$3,762 ⁶
	Age 85 surrender value	\$111,773	\$70,000	\$105,975	\$143,252 ⁶
	Guaranteed death benefit	\$141,844	\$131,713	\$136,520	\$188,076 ⁶
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$100,608	\$105,552	\$97,324	\$121,817 ⁶
	Day 1 total LTC benefit	\$325,387	\$315,118	\$314,765	\$243,634 ⁶
	Day 1 monthly LTC benefit	\$4,192	\$4,060	\$4,055	\$2,436 ⁶
	Day 1 surrender value	\$42,660	\$70,000	\$38,522	\$48,825 ⁶
	Age 85 total LTC benefits	\$681,288	\$659,800	\$659,049	\$495,262 ⁶
	Age 85 monthly LTC benefits	\$8,777	\$8,500	\$8,491	\$4,953 ⁶
	Age 85 surrender value	\$79,279	\$70,000	\$75,549	\$92,784 ⁶
	Guaranteed death benefit	\$100,608	\$105,552	\$100,000	\$121,817 ⁶
\$100,000 maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$88,239	\$105,552	\$92,931	\$61,593
	Day 1 total LTC benefit	\$392,325	\$315,118	\$356,042	Unlimited
	Day 1 monthly LTC benefit	\$3,677	\$4,060	\$3,872	\$2,464
	Day 1 surrender value	\$37,415	\$70,000	\$36,784	\$24,687
	Age 85 total LTC benefits	\$821,442	\$659,800	\$745,472	Unlimited
	Age 85 monthly LTC benefits	\$7,698	\$8,500	\$8,107	\$5,008
	Age 85 surrender value	\$69,532	\$70,000	\$72,139	\$46,914
	Guaranteed death benefit	\$88,239	\$105,552	\$100,000	\$61,593

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

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65-year-old male, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ⁵	Asset-Care
\$100,000 4-year benefit no inflation	Initial face amount	\$130,531	\$127,072	\$118,351	\$138,033 ⁴
	Day 1 total LTC benefit	\$261,062	\$234,595	\$236,702	\$276,066 ⁴
	Day 1 monthly LTC benefit	\$5,439	\$4,887	\$4,931	\$5,521 ⁴
	Day 1 surrender value	\$69,174	\$78,657	\$59,565	\$70,168 ⁴
	Age 85 total LTC benefits	\$261,062	\$234,595	\$236,702	\$276,066 ⁴
	Age 85 monthly LTC benefits	\$5,439	\$4,887	\$4,931	\$5,521 ⁴
	Age 85 surrender value	\$106,778	\$70,000	\$95,810	\$109,637 ⁴
	Guaranteed death benefit	\$130,531	\$127,072	\$118,351	\$138,033 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$104,069	\$113,362	\$99,931	\$101,711 ⁴
	Day 1 total LTC benefit	\$217,693	\$218,891	\$209,036	\$203,422 ⁴
	Day 1 monthly LTC benefit	\$4,336	\$4,360	\$4,164	\$4,068 ⁴
	Day 1 surrender value	\$55,151	\$75,468	\$50,294	\$51,704 ⁴
	Age 85 total LTC benefits	\$393,177	\$395,348	\$377,542	\$356,705 ⁴
	Age 85 monthly LTC benefits	\$7,832	\$7,875	\$7,520	\$7,134 ⁴
	Age 85 surrender value	\$85,131	\$70,000	\$80,898	\$80,787 ⁴
	Guaranteed death benefit	\$104,069	\$113,362	\$100,000	\$101,711 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$128,228	\$122,789	\$116,140	\$144,358 ⁵
	Day 1 total LTC benefit	\$320,570	\$283,360	\$290,349	\$288,716 ⁵
	Day 1 monthly LTC benefit	\$5,343	\$4,723	\$4,839	\$4,331 ⁵
	Day 1 surrender value	\$67,953	\$78,443	\$58,452	\$73,383 ⁵
	Age 85 total LTC benefits	\$320,570	\$283,360	\$290,349	\$288,716 ⁵
	Age 85 monthly LTC benefits	\$5,343	\$4,723	\$4,839	\$4,331 ⁵
	Age 85 surrender value	\$104,894	\$70,000	\$94,020	\$114,661 ⁵
	Guaranteed death benefit	\$128,228	\$122,789	\$116,140	\$144,358 ⁵
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$101,361	\$113,242	\$97,300	\$111,130 ⁵
	Day 1 total LTC benefit	\$269,070	\$277,485	\$258,290	\$222,260 ⁵
	Day 1 monthly LTC benefit	\$4,223	\$4,355	\$4,054	\$3,334 ⁵
	Day 1 surrender value	\$53,715	\$75,083	\$48,971	\$56,492 ⁵
	Age 85 total LTC benefits	\$485,971	\$501,180	\$466,501	\$389,737 ⁵
	Age 85 monthly LTC benefits	\$7,628	\$7,867	\$7,322	\$5,846 ⁵
	Age 85 surrender value	\$82,916	\$70,000	\$78,769	\$88,268 ⁵
	Guaranteed death benefit	\$101,361	\$113,242	\$100,000	\$111,130 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option.
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3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
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		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ³	Asset-Care
\$100,00 6-year benefit no inflation	Initial face amount	\$127,010	\$118,528	\$115,230	\$151,066 ⁶
	Day 1 total LTC benefit	\$381,030	\$328,231	\$345,690	\$302,132 ⁶
	Day 1 monthly LTC benefit	\$5,292	\$4,559	\$4,801	\$3,021 ⁶
	Day 1 surrender value	\$67,308	\$78,399	\$57,995	\$76,793 ⁶
	Age 85 total LTC benefits	\$381,030	\$328,231	\$345,690	\$302,132 ⁶
	Age 85 monthly LTC benefits	\$5,292	\$4,559	\$4,801	\$3,021 ⁶
	Age 85 surrender value	\$103,897	\$70,000	\$93,283	\$119,989 ⁶
	Guaranteed death benefit	\$127,010	\$118,528	\$115,230	\$151,066 ⁶
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$99,940	\$113,123	\$96,504	\$124,043 ⁶
	Day 1 total LTC benefit	\$323,226	\$337,720	\$312,113	\$248,086 ⁶
	Day 1 monthly LTC benefit	\$4,164	\$4,351	\$4,021	\$2,481 ⁶
	Day 1 surrender value	\$52,962	\$73,889	\$48,570	\$63,056 ⁶
	Age 85 total LTC benefits	\$583,783	\$609,969	\$563,711	\$435,024 ⁶
	Age 85 monthly LTC benefits	\$7,521	\$7,858	\$7,262	\$4,350
	Age 85 surrender value	\$81,753	\$70,000	\$78,124	\$98,525 ⁶
	Guaranteed death benefit	\$99,940	\$113,123	\$100,000	\$124,043 ⁶
\$100,000 maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$92,055	\$113,123	\$92,429	\$84,192
	Day 1 total LTC benefit	\$409,292	\$337,720	\$354,115	Unlimited
	Day 1 monthly LTC benefit	\$3,836	\$4,351	\$3,851	\$3,368
	Day 1 surrender value	\$48,784	\$73,889	\$46,519	\$42,798
	Age 85 total LTC benefits	\$739,227	\$609,969	\$639,571	Unlimited
	Age 85 monthly LTC benefits	\$6,928	\$7,858	\$6,956	\$5,905
	Age 85 surrender value	\$75,303	\$70,000	\$74,825	\$66,872
	Guaranteed death benefit	\$92,055	\$113,123	\$100,000	\$84,192

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

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		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ³	Asset-Care
\$100,000 4-year benefit no inflation	Initial face amount	\$122,874	\$125,918	\$119,395	\$137,995 ⁴
	Day 1 total LTC benefit	\$245,748	\$232,464	\$238,789	\$275,990 ⁴
	Day 1 monthly LTC benefit	\$5,120	\$4,843	\$4,975	\$5,520 ⁴
	Day 1 surrender value	\$60,152	\$77,165	\$55,138	\$64,455 ⁴
	Age 85 total LTC benefits	\$245,748	\$232,464	\$238,789	\$275,990 ⁴
	Age 85 monthly LTC benefits	\$5,120	\$4,843	\$4,975	\$5,520 ⁴
	Age 85 surrender value	\$96,824	\$70,000	\$92,681	\$105,107 ⁴
	Guaranteed death benefit	\$122,874	\$125,918	\$119,395	\$137,995 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$92,282	\$94,524	\$91,883	\$85,943 ⁴
	Day 1 total LTC benefit	\$193,037	\$182,517	\$192,203	\$171,886 ⁴
	Day 1 monthly LTC benefit	\$3,845	\$3,636	\$3,828	\$3,438 ⁴
	Day 1 surrender value	\$45,176	\$72,054	\$42,433	\$40,142 ⁴
	Age 85 total LTC benefits	\$348,646	\$329,652	\$347,139	\$301,406 ⁴
	Age 85 monthly LTC benefits	\$6,945	\$6,566	\$6,915	\$6,028 ⁴
	Age 85 surrender value	\$72,718	\$70,000	\$71,325	\$65,460 ⁴
	Guaranteed death benefit	\$92,282	\$100,000	\$100,000	\$85,943 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$118,652	\$121,619	\$114,740	\$147,789 ⁵
	Day 1 total LTC benefit	\$296,630	\$280,660	\$286,850	\$295,578 ⁵
	Day 1 monthly LTC benefit	\$4,944	\$4,678	\$4,781	\$4,434 ⁵
	Day 1 surrender value	\$58,085	\$76,530	\$52,989	\$69,029 ⁵
	Age 85 total LTC benefits	\$296,630	\$280,660	\$286,850	\$295,578 ⁵
	Age 85 monthly LTC benefits	\$4,944	\$4,678	\$4,781	\$4,434 ⁵
	Age 85 surrender value	\$93,498	\$70,000	\$89,068	\$112,566 ⁵
	Guaranteed death benefit	\$118,652	\$121,619	\$114,740	\$147,789 ⁵
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$87,762	\$94,441	\$86,563	\$95,531 ⁵
	Day 1 total LTC benefit	\$232,970	\$231,416	\$229,787	\$191,062 ⁵
	Day 1 monthly LTC benefit	\$3,657	\$3,632	\$3,607	\$2,866 ⁵
	Day 1 surrender value	\$42,963	\$70,444	\$39,976	\$44,621 ⁵
	Age 85 total LTC benefits	\$420,770	\$417,970	\$415,021	\$335,031 ⁵
	Age 85 monthly LTC benefits	\$6,605	\$6,561	\$6,514	\$5,025 ⁵
	Age 85 surrender value	\$69,156	\$70,000	\$67,195	\$72,763 ⁵
	Guaranteed death benefit	\$87,762	\$100,000	\$100,000	\$95,531 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

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3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ⁵	Asset-Care
\$100,000 6-year benefit no inflation	Initial face amount	\$116,059	\$116,990	\$112,877	\$162,308 ⁶
	Day 1 total LTC benefit	\$348,177	\$323,973	\$338,632	\$324,616 ⁶
	Day 1 monthly LTC benefit	\$4,836	\$4,500	\$4,703	\$3,246 ⁶
	Day 1 surrender value	\$56,815	\$76,177	\$52,129	\$75,811 ⁶
	Age 85 total LTC benefits	\$348,177	\$323,973	\$338,632	\$324,616 ⁶
	Age 85 monthly LTC benefits	\$4,836	\$4,500	\$4,703	\$3,246 ⁶
	Age 85 surrender value	\$91,454	\$70,000	\$87,622	\$123,625 ⁶
	Guaranteed death benefit	\$116,059	\$116,990	\$112,877	\$162,308 ⁶
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$85,020	\$88,594	\$81,450	\$112,171 ⁶
	Day 1 total LTC benefit	\$274,972	\$264,491	\$263,426	\$224,342 ⁶
	Day 1 monthly LTC benefit	\$3,543	\$3,407	\$3,394	\$2,243 ⁶
	Day 1 surrender value	\$41,621	\$70,000	\$37,615	\$52,393 ⁶
	Age 85 total LTC benefits	\$496,630	\$477,712	\$475,777	\$393,388 ⁶
	Age 85 monthly LTC benefits	\$6,398	\$6,154	\$6,129	\$3,934 ⁶
	Age 85 surrender value	\$66,996	\$70,000	\$63,226	\$85,437 ⁶
	Guaranteed death benefit	\$85,020	\$100,000	\$100,000	\$112,171 ⁶
\$100,000 maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$74,617	\$88,594	\$77,346	\$56,965
	Day 1 total LTC benefit	\$331,760	\$264,491	\$296,329	Unlimited
	Day 1 monthly LTC benefit	\$3,109	\$3,407	\$3,223	\$2,279
	Day 1 surrender value	\$36,528	\$70,000	\$35,720	\$26,607
	Age 85 total LTC benefits	\$599,195	\$477,712	\$535,204	Unlimited
	Age 85 monthly LTC benefits	\$5,615	\$6,154	\$5,821	\$3,996
	Age 85 surrender value	\$58,798	\$70,000	\$60,040	\$43,389
	Guaranteed death benefit	\$74,617	\$100,000	\$100,000	\$56,965

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.
6. Calculated with 50 month Acceleration of Benefits (AOB) and 50 month Continuation of Benefits Rider (COB). Total of 100 months.
7. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.

All illustration and benchmarking data provided by Competitor Illustration Software, May 2022.

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to account options, rider availability, surrender periods or fees and expenses. For information regarding these and other factors please consult each company's respective policies.

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.

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.

The optional Long-Term Care Inflation Protection Agreement is available with 3% simple interest, 3% compound interest, 5% simple interest or 5% compound interest.

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.

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 the return of premium option selected and the premium vesting schedule (if applicable). For more information regarding return of premium options, please consult with your financial professional.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

These are general marketing materials and, accordingly, should not be considered investment advice or 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). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their products.

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SecureCare III competitive comparison

Multi-pay

See where SecureCare III ranks #1 in multi-pay scenarios

The following hypothetical examples are for illustrative purposes only. Each table compares SecureCare III, a long-term care (LTC) and nonparticipating whole life policy, to policies from three other companies using the most commonly illustrated return of premium option for each carrier.

Note that SecureCare III includes the optional Premium Waiver for LTC Agreement. This means if the client went on claim and started receiving benefits before their policy was paid up, Securian Financial would cover their entire premium, both the life and LTC portion, while they were receiving benefits.



Discover SecureCare III
marketing resources

securian.com/securecare-tools



Questions?

Call Your SecureCare
Sales Support Team today:

1-877-696-6654

(Securian Financial and
Broker-Dealer)

1-888-900-1962

(Independent Brokerage)

55-year-old male, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ³	Asset-Care
\$10,000, 10-pay; 4-year benefit no inflation	Initial face amount	\$152,174	\$138,997	\$140,699	\$150,172 ⁴
	Day 1 total LTC benefit	\$304,348	\$256,610	\$281,399	\$300,344 ⁴
	Day 1 monthly LTC benefit	\$6,341	\$5,346	\$5,862	\$6,007 ⁴
	Day 1 surrender value	N/A	\$7,000	\$7,911	N/A ⁴
	Age 85 total LTC benefits	\$304,348	\$256,610	\$281,399	\$300,344 ⁴
	Age 85 monthly LTC benefits	\$6,341	\$5,346	\$5,862	\$6,007 ⁴
	Age 85 surrender value	\$124,482	\$70,000	\$113,902	\$119,279 ⁴
	Guaranteed death benefit	\$152,174	\$138,997	\$140,699	\$150,172 ⁴
\$10,000, 10-pay; 4-year benefit 3% compound inflation	Initial face amount	\$114,356	\$111,589	\$108,518	\$97,143 ⁴
	Day 1 total LTC benefit	\$239,211	\$215,468	\$227,000	\$194,286 ⁴
	Day 1 monthly LTC benefit	\$4,765	\$4,292	\$4,522	\$3,886 ⁴
	Day 1 surrender value	N/A	\$7,000	\$6,102	N/A ⁴
	Age 85 total LTC benefits	\$580,629	\$523,007	\$550,989	\$457,851 ⁴
	Age 85 monthly LTC benefits	\$11,566	\$10,418	\$10,975	\$9,157 ⁴
	Age 85 surrender value	\$93,546	\$70,000	\$87,850	\$77,159 ⁴
	Guaranteed death benefit	\$114,356	\$111,589	\$108,518	\$97,143 ⁴
\$10,000, 10-pay; 5-year benefit no inflation	Initial face amount	\$149,815	\$134,115	\$137,110	\$155,836 ⁵
	Day 1 total LTC benefit	\$374,538	\$309,496	\$342,774	\$311,672 ⁵
	Day 1 monthly LTC benefit	\$6,242	\$5,158	\$5,713	\$4,675 ⁵
	Day 1 surrender value	N/A	\$7,000	\$7,709	N/A ⁵
	Age 85 total LTC benefits	\$374,538	\$309,496	\$342,774	\$311,672 ⁵
	Age 85 monthly LTC benefits	\$6,242	\$5,158	\$5,713	\$4,675 ⁵
	Age 85 surrender value	\$122,552	\$70,000	\$110,996	\$123,777 ⁵
	Guaranteed death benefit	\$149,815	\$134,115	\$137,110	\$155,836 ⁵
\$10,000, 10-pay; 5-year benefit 3% compound inflation	Initial face amount	\$111,303	\$111,449	\$105,168	\$107,991 ⁵
	Day 1 total LTC benefit	\$295,462	\$273,091	\$279,175	\$215,982 ⁵
	Day 1 monthly LTC benefit	\$4,638	\$4,287	\$4,382	\$3,240 ⁵
	Day 1 surrender value	N/A	\$7,000	\$5,913	N/A ⁵
	Age 85 total LTC benefits	\$717,164	\$662,877	\$677,631	\$508,979 ⁵
	Age 85 monthly LTC benefits	\$11,257	\$10,405	\$10,636	\$7,635 ⁵
	Age 85 surrender value	\$91,049	\$70,000	\$85,138	\$85,775 ⁵
	Guaranteed death benefit	\$111,303	\$111,449	\$105,168	\$107,991 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ³	Asset-Care
\$10,000, 10-pay; 6-year benefit no inflation	Initial face amount	\$148,513	\$129,721	\$134,293	\$162,048 ⁶
	Day 1 total LTC benefit	\$445,539	\$359,227	\$402,878	\$324,096 ⁶
	Day 1 monthly LTC benefit	\$6,188	\$4,989	\$5,596	\$3,241 ⁶
	Day 1 surrender value	N/A	\$7,000	\$7,551	N/A ⁶
	Age 85 total LTC benefits	\$445,539	\$359,227	\$402,878	\$324,096 ⁶
	Age 85 monthly LTC benefits	\$6,188	\$4,989	\$5,596	\$3,241 ⁶
	Age 85 surrender value	\$121,487	\$70,000	\$108,715	\$128,711 ⁶
	Guaranteed death benefit	\$148,513	\$129,721	\$134,293	\$162,048 ⁶
\$10,000, 10-pay; 6-year benefit 3% compound inflation	Initial face amount	\$109,653	\$111,076	\$104,253	\$122,579 ⁶
	Day 1 total LTC benefit	\$354,640	\$331,609	\$337,174	\$245,158 ⁶
	Day 1 monthly LTC benefit	\$4,569	\$4,272	\$4,344	\$2,452 ⁶
	Day 1 surrender value	N/A	\$7,000	\$5,862	N/A ⁶
	Age 85 total LTC benefits	\$860,805	\$804,918	\$818,411	\$577,734 ⁶
	Age 85 monthly LTC benefits	\$11,090	\$10,370	\$10,544	\$5,777 ⁶
	Age 85 surrender value	\$89,699	\$70,000	\$84,397	\$97,362 ⁶
	Guaranteed death benefit	\$109,653	\$111,076	\$104,253	\$122,579 ⁶
\$10,000, 10-pay; maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$100,074	\$111,076	\$97,953	\$78,914
	Day 1 total LTC benefit	\$444,946	\$331,609	\$375,278	Unlimited
	Day 1 monthly LTC benefit	\$4,170	\$4,272	\$4,081	\$3,157
	Day 1 surrender value	N/A	\$7,000	\$5,508	N/A
	Age 85 total LTC benefits	\$1,080,000	\$804,918	\$910,899	Unlimited
	Age 85 monthly LTC benefits	\$10,121	\$10,370	\$9,907	\$7,439
	Age 85 surrender value	\$81,863	\$70,000	\$79,297	\$62,680
	Guaranteed death benefit	\$100,074	\$111,076	\$100,000	\$78,914

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.
6. Calculated with 50 month Acceleration of Benefits (AOB) and 50 month Continuation of Benefits Rider (COB). Total of 100 months.
7. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.

55-year-old female, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ³	Asset-Care
\$10,000, 10-pay; 4-year benefit, no inflation	Initial face amount	\$146,952	\$136,774	\$141,662	\$152,741 ⁴
	Day 1 total LTC benefit	\$293,904	\$252,506	\$283,324	\$305,482 ⁴
	Day 1 monthly LTC benefit	\$6,123	\$5,261	\$5,903	\$6,110 ⁴
	Day 1 surrender value	N/A	\$7,000	\$7,212	N/A ⁴
	Age 85 total LTC benefits	\$293,904	\$252,506	\$283,324	\$305,482 ⁴
	Age 85 monthly LTC benefits	\$6,123	\$5,261	\$5,903	\$6,110 ⁴
	Age 85 surrender value	\$115,798	\$70,000	\$109,967	\$116,338 ⁴
	Guaranteed death benefit	\$146,952	\$136,774	\$141,662	\$152,741 ⁴
\$10,000, 10-pay; 4-year benefit 3% compound inflation	Initial face amount	\$102,225	\$97,860	\$98,306	\$78,920 ⁴
	Day 1 total LTC benefit	\$213,836	\$188,959	\$205,638	\$157,840 ⁴
	Day 1 monthly LTC benefit	\$4,259	\$3,764	\$4,096	\$3,157 ⁴
	Day 1 surrender value	N/A	\$7,000	\$5,005	N/A ⁴
	Age 85 total LTC benefits	\$519,035	\$458,664	\$499,137	\$371,963 ⁴
	Age 85 monthly LTC benefits	\$10,339	\$9,136	\$9,942	\$7,439 ⁴
	Age 85 surrender value	\$80,553	\$70,000	\$76,311	\$60,111 ⁴
	Guaranteed death benefit	\$102,225	\$100,000	\$100,000	\$78,920 ⁴
\$10,000, 10-pay; 5-year benefit no inflation	Initial face amount	\$142,554	\$131,835	\$136,444	\$162,522 ⁵
	Day 1 total LTC benefit	\$356,385	\$304,235	\$341,109	\$325,044 ⁵
	Day 1 monthly LTC benefit	\$5,940	\$5,071	\$5,685	\$4,876 ⁵
	Day 1 surrender value	N/A	\$7,000	\$6,946	N/A ⁵
	Age 85 total LTC benefits	\$356,385	\$304,235	\$341,109	\$325,044 ⁵
	Age 85 monthly LTC benefits	\$5,940	\$5,071	\$5,685	\$4,876 ⁵
	Age 85 surrender value	\$112,332	\$70,000	\$105,916	\$123,788 ⁵
	Guaranteed death benefit	\$142,554	\$131,835	\$136,444	\$162,522 ⁵
\$10,000, 10-pay; 5-year benefit 3% compound inflation	Initial face amount	\$97,164	\$97,752	\$92,735	\$88,230 ⁵
	Day 1 total LTC benefit	\$257,928	\$239,529	\$246,171	\$176,460 ⁵
	Day 1 monthly LTC benefit	\$4,049	\$3,760	\$3,864	\$2,647 ⁵
	Day 1 surrender value	N/A	\$7,000	\$4,721	N/A ⁵
	Age 85 total LTC benefits	\$626,060	\$581,413	\$597,523	\$415,842 ⁵
	Age 85 monthly LTC benefits	\$9,827	\$9,126	\$9,379	\$6,238 ⁵
	Age 85 surrender value	\$76,565	\$70,000	\$71,987	\$67,202 ⁵
	Guaranteed death benefit	\$97,164	\$100,000	\$100,000	\$88,230 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ⁵	Asset-Care
\$10,000, 10-pay; 6-year benefit no inflation	Initial face amount	\$139,784	\$126,908	\$132,398	\$176,180 ⁶
	Day 1 total LTC benefit	\$419,352	\$351,438	\$397,193	\$352,360 ⁶
	Day 1 monthly LTC benefit	\$5,824	\$4,881	\$5,517	\$3,524 ⁶
	Day 1 surrender value	N/A	\$7,000	\$6,740	N/A ⁶
	Age 85 total LTC benefits	\$419,352	\$351,438	\$397,193	\$352,360 ⁶
	Age 85 monthly LTC benefits	\$5,824	\$4,881	\$5,517	\$3,524 ⁶
	Age 85 surrender value	\$110,149	\$70,000	\$102,775	\$134,191 ⁶
	Guaranteed death benefit	\$139,784	\$126,908	\$132,398	\$176,180 ⁶
\$10,000, 10-pay 6-year benefit 3% compound inflation	Initial face amount	\$94,052	\$97,644	\$91,934	\$105,764 ⁶
	Day 1 total LTC benefit	\$304,183	\$291,508	\$297,334	\$211,528 ⁶
	Day 1 monthly LTC benefit	\$3,919	\$3,756	\$3,831	\$2,115 ⁶
	Day 1 surrender value	N/A	\$7,000	\$4,680	N/A ⁶
	Age 85 total LTC benefits	\$738,333	\$707,588	\$721,707	\$498,483 ⁶
	Age 85 monthly LTC benefits	\$9,512	\$9,116	\$9,298	\$4,985 ⁶
	Age 85 surrender value	\$74,113	\$70,000	\$71,365	\$80,557 ⁶
	Guaranteed death benefit	\$94,052	\$100,000	\$100,000	\$105,764 ⁶
\$10,000, 10-pay maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$81,799	\$97,644	\$83,122	\$51,703
	Day 1 total LTC benefit	\$363,692	\$291,508	\$318,461	Unlimited
	Day 1 monthly LTC benefit	\$3,408	\$3,756	\$3,463	\$2,068
	Day 1 surrender value	N/A	\$7,000	\$4,232	N/A
	Age 85 total LTC benefits	\$882,776	\$707,588	\$772,988	Unlimited
	Age 85 monthly LTC benefits	\$8,273	\$9,116	\$8,407	\$4,874
	Age 85 surrender value	\$64,457	\$70,000	\$64,525	\$39,381
	Guaranteed death benefit	\$81,799	\$100,000	\$100,000	\$51,703

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.
6. Calculated with 50 month Acceleration of Benefits (AOB) and 50 month Continuation of Benefits Rider (COB). Total of 100 months.
7. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.

60-year-old male, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ⁵	Asset-Care
\$10,000, 10-pay; 4-year benefit no inflation	Initial face amount	\$124,789	\$121,774	\$122,238	\$129,600 ⁴
	Day 1 total LTC benefit	\$249,578	\$224,814	\$244,477	\$259,200 ⁴
	Day 1 monthly LTC benefit	\$5,200	\$4,684	\$5,093	\$5,184 ⁴
	Day 1 surrender value	N/A	\$7,000	\$8,081	N/A ⁴
	Age 85 total LTC benefits	\$249,578	\$224,814	\$244,477	\$259,200 ⁴
	Age 85 monthly LTC benefits	\$5,200	\$4,684	\$5,093	\$5,184 ⁴
	Age 85 surrender value	\$102,080	\$70,000	\$98,957	\$110,183 ⁴
	Guaranteed death benefit	\$124,789	\$121,774	\$122,238	\$129,600 ⁴
\$10,000, 10-pay; 4-year benefit 3% compound inflation	Initial face amount	\$97,443	\$103,873	\$96,850	\$88,865 ⁴
	Day 1 total LTC benefit	\$203,833	\$200,569	\$202,592	\$177,730 ⁴
	Day 1 monthly LTC benefit	\$4,060	\$3,995	\$4,035	\$3,555 ⁴
	Day 1 surrender value	N/A	\$7,000	\$6,402	N/A ⁴
	Age 85 total LTC benefits	\$426,780	\$419,956	\$424,183	\$418,835 ⁴
	Age 85 monthly LTC benefits	\$8,501	\$8,365	\$8,449	\$8,377 ⁴
	Age 85 surrender value	\$79,711	\$70,000	\$78,404	\$75,551 ⁴
	Guaranteed death benefit	\$97,443	\$103,873	\$100,000	\$88,865 ⁴
\$10,000, 10-pay; 5-year benefit no inflation	Initial face amount	\$122,842	\$117,912	\$119,251	\$134,880 ⁵
	Day 1 total LTC benefit	\$307,105	\$272,105	\$298,127	\$269,760 ⁵
	Day 1 monthly LTC benefit	\$5,118	\$4,535	\$4,969	\$4,046 ⁵
	Day 1 surrender value	N/A	\$7,000	\$7,883	N/A ⁵
	Age 85 total LTC benefits	\$307,105	\$272,105	\$298,127	\$269,760 ⁵
	Age 85 monthly LTC benefits	\$5,118	\$4,535	\$4,969	\$4,046 ⁵
	Age 85 surrender value	\$100,488	\$70,000	\$96,539	\$107,132 ⁵
	Guaranteed death benefit	\$122,842	\$117,912	\$119,251	\$134,880 ⁵
\$10,000, 10-pay 5-year benefit 3% compound inflation	Initial face amount	\$94,985	\$103,752	\$94,399	\$97,532 ⁵
	Day 1 total LTC benefit	\$252,145	\$254,231	\$250,589	\$195,064 ⁵
	Day 1 monthly LTC benefit	\$3,958	\$3,990	\$3,933	\$2,926 ⁵
	Day 1 surrender value	N/A	\$7,000	\$6,240	N/A ⁵
	Age 85 total LTC benefits	\$527,935	\$532,316	\$524,678	\$396,528 ⁵
	Age 85 monthly LTC benefits	\$8,287	\$8,355	\$8,235	\$5,948 ⁵
	Age 85 surrender value	\$77,700	\$70,000	\$76,420	\$77,468 ⁵
	Guaranteed death benefit	\$94,985	\$103,752	\$100,000	\$97,532 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ³	Asset-Care
\$10,000, 10-pay; 6-year benefit no inflation	Initial face amount	\$121,793	\$114,337	\$117,457	\$140,864 ⁶
	Day 1 total LTC benefit	\$365,379	\$316,626	\$352,372	\$281,728 ⁶
	Day 1 monthly LTC benefit	\$5,075	\$4,398	\$4,894	\$2,817 ⁶
	Day 1 surrender value	N/A	\$7,000	\$7,765	N/A ⁶
	Age 85 total LTC benefits	\$365,379	\$316,626	\$352,372	\$281,728 ⁶
	Age 85 monthly LTC benefits	\$5,075	\$4,398	\$4,894	\$2,817 ⁶
	Age 85 surrender value	\$99,630	\$70,000	\$95,087	\$111,885 ⁶
	Guaranteed death benefit	\$121,793	\$114,337	\$117,457	\$140,864 ⁶
\$10,000, 10-pay 6-year benefit 3% compound inflation	Initial face amount	\$93,680	\$103,630	\$93,611	\$110,963 ⁶
	Day 1 total LTC benefit	\$302,980	\$309,379	\$302,756	\$221,926 ⁶
	Day 1 monthly LTC benefit	\$3,903	\$3,986	\$3,900	\$2,219 ⁶
	Day 1 surrender value	N/A	\$7,000	\$6,188	N/A ⁶
	Age 85 total LTC benefits	\$634,373	\$647,785	\$633,903	\$451,133 ⁶
	Age 85 monthly LTC benefits	\$8,173	\$8,345	\$8,167	\$4,511 ⁶
	Age 85 surrender value	\$76,633	\$70,000	\$75,782	\$88,136 ⁶
	Guaranteed death benefit	\$93,680	\$103,630	\$100,000	\$110,963 ⁶
\$10,000, 10-pay maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$86,154	\$103,630	\$88,410	\$72,537
	Day 1 total LTC benefit	\$383,055	\$309,379	\$338,719	Unlimited
	Day 1 monthly LTC benefit	\$3,590	\$3,986	\$3,684	\$2,901
	Day 1 surrender value	N/A	\$7,000	\$5,845	N/A
	Age 85 total LTC benefits	\$802,032	\$647,785	\$709,203	Unlimited
	Age 85 monthly LTC benefits	\$7,516	\$8,345	\$7,713	\$5,898
	Age 85 surrender value	\$70,476	\$70,000	\$71,571	\$57,615
	Guaranteed death benefit	\$86,154	\$103,630	\$100,000	\$72,537

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.
6. Calculated with 50 month Acceleration of Benefits (AOB) and 50 month Continuation of Benefits Rider (COB). Total of 100 months.
7. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.

60-year-old female, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ⁵	Asset-Care
\$10,000, 10-pay; 4-year benefit no inflation	Initial face amount	\$120,333	\$119,120	\$117,847	\$131,095 ⁴
	Day 1 total LTC benefit	\$240,666	\$219,914	\$235,693	\$262,190 ⁴
	Day 1 monthly LTC benefit	\$5,014	\$4,582	\$4,910	\$5,244 ⁴
	Day 1 surrender value	N/A	\$7,000	\$7,069	N/A ⁴
	Age 85 total LTC benefits	\$240,666	\$219,914	\$235,693	\$262,190 ⁴
	Age 85 monthly LTC benefits	\$5,014	\$4,582	\$4,910	\$5,244 ⁴
	Age 85 surrender value	\$94,822	\$70,000	\$91,480	\$108,224 ⁴
	Guaranteed death benefit	\$120,333	\$119,120	\$117,847	\$131,095 ⁴
\$10,000, 10-pay; 4-year benefit 3% compound inflation	Initial face amount	\$87,853	\$91,992	\$89,149	\$73,605 ⁴
	Day 1 total LTC benefit	\$183,772	\$177,628	\$186,482	\$147,210 ⁴
	Day 1 monthly LTC benefit	\$3,661	\$3,538	\$3,715	\$2,944 ⁴
	Day 1 surrender value	N/A	\$7,000	\$5,348	N/A ⁴
	Age 85 total LTC benefits	\$384,778	\$371,922	\$390,453	\$346,912 ⁴
	Age 85 monthly LTC benefits	\$7,664	\$7,408	\$7,777	\$6,938 ⁴
	Age 85 surrender value	\$69,228	\$70,000	\$69,203	\$60,764 ⁴
	Guaranteed death benefit	\$87,853	\$100,000	\$100,000	\$73,605 ⁴
\$10,000, 10-pay; 5-year benefit no inflation	Initial face amount	\$116,654	\$113,854	\$112,891	\$140,114 ⁵
	Day 1 total LTC benefit	\$291,635	\$262,740	\$282,227	\$280,228 ⁵
	Day 1 monthly LTC benefit	\$4,861	\$4,379	\$4,704	\$4,203 ⁵
	Day 1 surrender value	N/A	\$7,000	\$6,772	N/A ⁵
	Age 85 total LTC benefits	\$291,635	\$262,740	\$282,227	\$280,228 ⁵
	Age 85 monthly LTC benefits	\$4,861	\$4,379	\$4,704	\$4,203 ⁵
	Age 85 surrender value	\$91,923	\$70,000	\$87,633	\$106,721 ⁵
	Guaranteed death benefit	\$116,654	\$113,854	\$112,891	\$140,114 ⁵
\$10,000, 10-pay; 5-year benefit 3% compound inflation	Initial face amount	\$83,673	\$91,896	\$83,628	\$81,960 ⁵
	Day 1 total LTC benefit	\$222,116	\$225,180	\$221,996	\$163,920 ⁵
	Day 1 monthly LTC benefit	\$3,486	\$3,534	\$3,484	\$2,459 ⁵
	Day 1 surrender value	N/A	\$7,000	\$5,017	N/A ⁵
	Age 85 total LTC benefits	\$465,062	\$471,489	\$464,809	\$333,218 ⁵
	Age 85 monthly LTC benefits	\$7,300	\$7,401	\$7,296	\$4,998 ⁵
	Age 85 surrender value	\$65,934	\$70,000	\$64,917	\$62,426 ⁵
	Guaranteed death benefit	\$83,673	\$100,000	\$100,000	\$81,960 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard® III ²	CareMatters® II ⁵	Asset-Care
\$10,000, 10-pay; 6-year benefit no inflation	Initial face amount	\$114,361	\$108,910	\$110,521	\$153,092 ⁶
	Day 1 total LTC benefit	\$343,092	\$301,597	\$331,562	\$306,184 ⁶
	Day 1 monthly LTC benefit	\$4,765	\$4,189	\$4,605	\$3,062 ⁶
	Day 1 surrender value	N/A	\$7,000	\$6,630	N/A ⁶
	Age 85 total LTC benefits	\$343,092	\$301,597	\$331,562	\$306,184 ⁶
	Age 85 monthly LTC benefits	\$4,765	\$4,189	\$4,605	\$3,062 ⁶
	Age 85 surrender value	\$90,119	\$70,000	\$85,793	\$116,606 ⁶
	Guaranteed death benefit	\$114,364	\$108,910	\$110,521	\$153,092 ⁶
\$10,000, 10-pay 6-year benefit 3% compound inflation	Initial face amount	\$81,117	\$87,278	\$78,878	\$96,908 ⁶
	Day 1 total LTC benefit	\$262,349	\$260,562	\$255,107	\$193,816 ⁶
	Day 1 monthly LTC benefit	\$3,380	\$3,357	\$3,287	\$1,938 ⁶
	Day 1 surrender value	N/A	\$7,000	\$4,732	N/A ⁶
	Age 85 total LTC benefits	\$549,301	\$545,571	\$534,137	\$393,991 ⁶
	Age 85 monthly LTC benefits	\$7,077	\$7,029	\$6,881	\$3,940 ⁶
	Age 85 surrender value	\$63,920	\$70,000	\$61,230	\$73,812 ⁶
	Guaranteed death benefit	\$81,117	\$100,000	\$100,000	\$96,908 ⁶
\$10,000, 10-pay maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$71,144	\$87,278	\$76,339	\$50,002 ⁸
	Day 1 total LTC benefit	\$316,318	\$260,562	\$292,473	Unlimited ⁸
	Day 1 monthly LTC benefit	\$2,964	\$3,357	\$3,181	\$2,000 ⁸
	Day 1 surrender value	N/A	\$7,000	\$4,579	N/A ⁸
	Age 85 total LTC benefits	\$662,300	\$545,571	\$612,374	Unlimited ⁸
	Age 85 monthly LTC benefits	\$6,207	\$7,029	\$6,660	\$4,066 ⁸
	Age 85 surrender value	\$56,061	\$70,000	\$59,259	\$38,085 ⁸
	Guaranteed death benefit	\$71,144	\$100,000	\$100,000	\$50,002 ⁸

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months.
6. Calculated with 50 month Acceleration of Benefits (AOB) and 50 month Continuation of Benefits Rider (COB). Total of 100 months.
7. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.
8. Premium was increased in order to meet minimum face amount requirement. Premium is \$10,352/year.

All illustration and benchmarking data provided by Competitor Illustration Software, May 2022.

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to account options, rider availability, surrender periods or fees and expenses. For information regarding these and other factors please consult each company's respective policies.

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.

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.

The optional Long-Term Care Inflation Protection Agreement is available with 3% simple interest, 3% compound interest, 5% simple interest or 5% compound interest.

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.

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 the return of premium option selected and the premium vesting schedule (if applicable). For more information regarding return of premium options, please consult with your financial professional.

This information should not be considered as tax or legal advice. Clients should consult their tax or legal advisor regarding their own tax or legal situation.

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