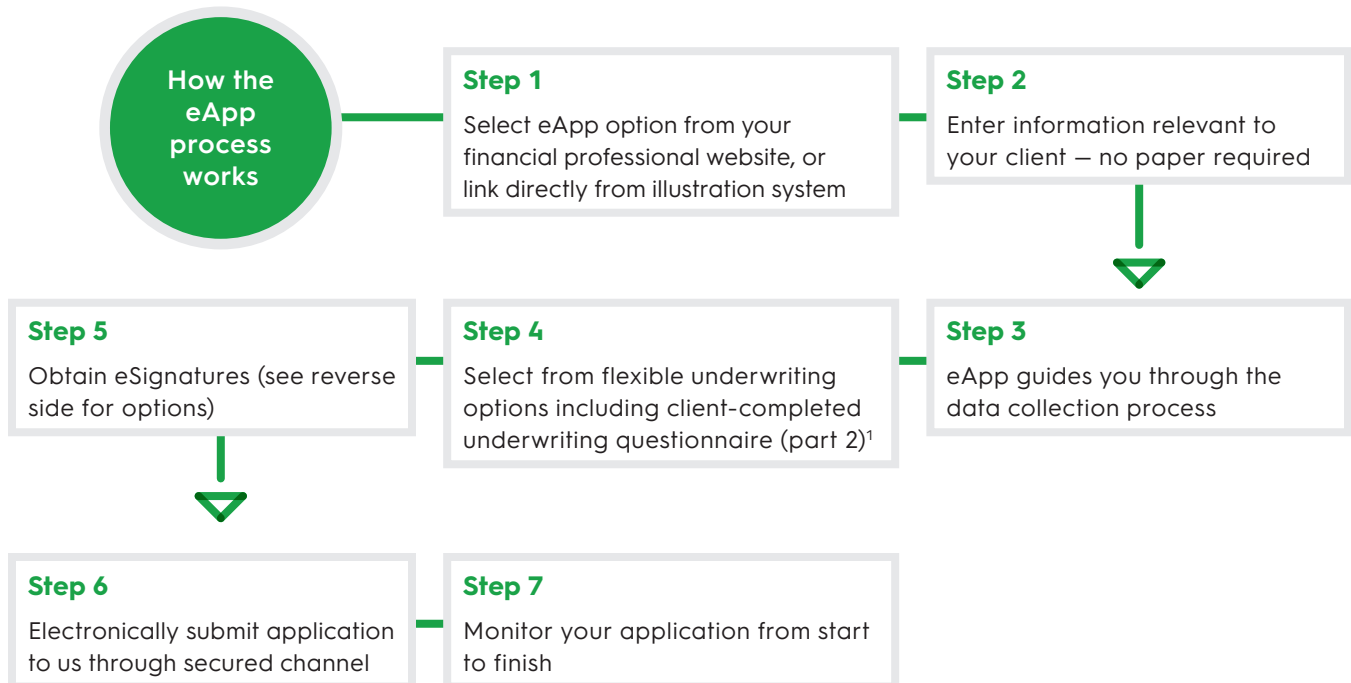


eApp: A tailored, online client application for SecureCare III

A better long-term care (LTC) underwriting experience is here. When you use eApp with SecureCare™ III, an LTC and nonparticipating whole life insurance policy, clients can complete the underwriting questionnaire (part 2 of the application) online. No more waiting to schedule a lengthy tele-interview. The application now has the potential to be completed, signed and submitted within one day. Plus, eApp can provide a full digital experience from application to policy delivery. Please note: the cognitive assessment, if required, will be conducted by phone after the application is received by underwriting in good order.

Benefits

- Part 2 of the application available for clients to complete online, with no need for tele-interview¹
- Lets you immediately submit application electronically
- Ensures the right forms are completed
- Links easily to the illustration
- Speeds up the application process
- Increases application accuracy²
- Offers a streamlined underwriting process
- Tailored application experience – only asks relevant questions
- Access to ePolicy Delivery



Convenience for you and your clients

- eSignatures are gathered with no need for wet signatures, scanned or mailed in paperwork
- No entering duplicate data – client information carries through entire application
- Save and return to incomplete applications at any time
- Option for client to complete part 2 of the application on their own time - no more lengthy tele-interview

Choose from 3 convenient eSignature options

With eSignature, you don't have to worry about mailing or faxing documents to clients. Select the eSignature process that works best for you:

Face-to-face

- All applicants must be present
- ID required
- Application can be eSigned immediately

eSignature combo

- Combines face-to-face method with traditional eSignature
- One or more applicants are not present
- Those available eSign immediately (ID required).
- Those not present provide eSignature via email process

eSignature via email

- Applicants do not need to be present
- An email with a link to a secured website is delivered to the applicants
- They follow a few easy steps to electronically sign the application
- Once eSigned, the application will be securely transmitted back to you. You eSign it and forward to us via a secured channel



Learn more

If you have questions, contact the SecureCare Sales Support Team
1-888-900-1962 (BGA)
1-877-696-6654 (BD)

1. Cognitive assessment is required for all clients ages 56 and older and for some younger clients based on their responses in part 2 of the application.

2. Applications in good order dependent on accurate data entered.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, and Surrender Charge (which we refer to as expense charges). These policies may contain restrictions, such as surrender periods.

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.

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.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by 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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PROTECT
SECURE

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