

# Securian Financial's Catalyst Marketing Program

## Long-term care (LTC) kit

**Securian Financial's Catalyst Marketing Program helps drive traffic to your marketing teams – and spark more sales.**

### How this kit works:

- **Series of lead-generating emails** promoting the importance of long-term care and linking to a sales tool to help drive increase production
  - **Emails are ready to blast** – download the zip file and select the appropriate file format for your email marketing process: HTML if you plan to send the email using a marketing platform such as MailChimp® or Constant Contact, or OFT if you plan to send via Outlook.
  - **Insert your logo and add the necessary information** to the disclosure block: company name, contact information and marketing unsubscribe language. Add the email's subject line.

Each email comes with **talking points to help you explain SecureCare Universal Life's key features**, the benefits of working with Securian Financial, and how the email's call-to-action can help bolster the agent's sales process.

### Kit components

|   |                                |                                     |                                |
|---|--------------------------------|-------------------------------------|--------------------------------|
| Increase your closing rate with life/LTC hybrid insurance | <a href="#">Download email</a> | <a href="#">Download sales tool</a> | <a href="#">Talking points</a> |
| How to answer top LTC questions                           | <a href="#">Download email</a> | <a href="#">Download sales tool</a> | <a href="#">Talking points</a> |
| This could be the best 120 seconds of your next LTC case  | <a href="#">Download email</a> | <a href="#">Download sales tool</a> | <a href="#">Talking points</a> |
| What do you really know about your LTC prospects?         | <a href="#">Download email</a> | <a href="#">Download sales tool</a> | <a href="#">Talking points</a> |
| Who should pay for your client's care?                    | <a href="#">Download email</a> | <a href="#">Download sales tool</a> | <a href="#">Talking points</a> |
| Help protect your clients' retirements from dementia      | <a href="#">Download email</a> | <a href="#">Download sales tool</a> | <a href="#">Talking points</a> |

### Questions?

Contact our SecureCare Sales Support team:

**Call:** 1-888-900-1962

**Email:** [securecaresales@securian.com](mailto:securecaresales@securian.com)

**Visit:** [securian.com/securecare](http://securian.com/securecare)

## Email 1

### Subject line: Increase your closing rate with life/LTC hybrid insurance

#### Why this sales tool – Discussing future care needs with your clients

- A lot of agents would like to sell more LTC insurance and a lot of prospects need it – but how do you start the conversation?
- Tool with multiple ways to help you introduce the topic of LTC with clients

#### **Why SecureCare?**

1. Guaranteed LTC cash indemnity benefit – clients can spend benefits however they choose
2. Guaranteed death benefit – even if the entire LTC benefit is exhausted
3. Guaranteed reduced paid up benefits<sup>1</sup> – if clients can no longer afford premiums, they'll still receive reduced paid-up death and LTC benefits
4. Guaranteed return of premium<sup>2</sup> – may offer clients more peace of mind during times of financial uncertainty

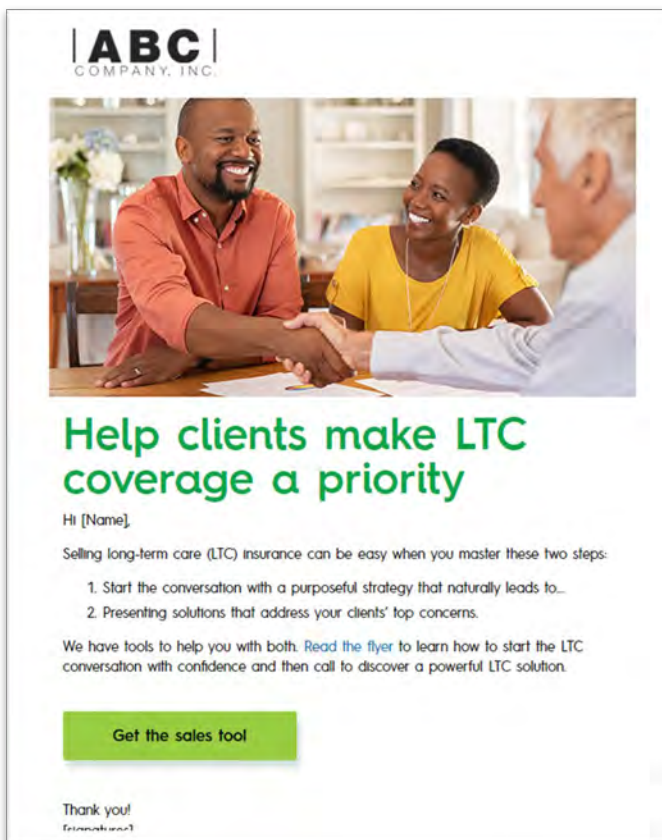
#### **Plus, SecureCare offers:**

- Four inflation protection options<sup>3</sup> to help protect clients from rising health care costs and potential to deduct LTC premiums

#### **Why Securian Financial?**

- Since 1880, Securian Financial has weathered economic ups and downs and never wavered on its promise to pay. Its strong balance sheet, well-diversified investment portfolio and capital strength help make them a reliable bet during times of volatility.
- Securian Financial is not a publicly traded company so they aren't pressured to deliver short-term returns – their goal is to serve you and your clients to the best of their ability

Remember: in order to sell SecureCare, you need a life and health license and/or LTC license depending on your state of residence.



**ABC**  
COMPANY, INC.

**Help clients make LTC coverage a priority**

Hi [Name],

Selling long-term care (LTC) insurance can be easy when you master these two steps:

1. Start the conversation with a purposeful strategy that naturally leads to...
2. Presenting solutions that address your clients' top concerns.

We have tools to help you with both. [Read the flyer](#) to learn how to start the LTC conversation with confidence and then call to discover a powerful LTC solution.

**Get the sales tool**

Thank you!  
[Signature]

## Email 2

### Subject line: [How to answer top LTC questions](#)

#### Why this sales tool – [Overcoming objections](#)

- Helps prepare you for what can be the most challenging part of the LTC conversation
- Provides eight possible responses to your prospects top questions/concerns

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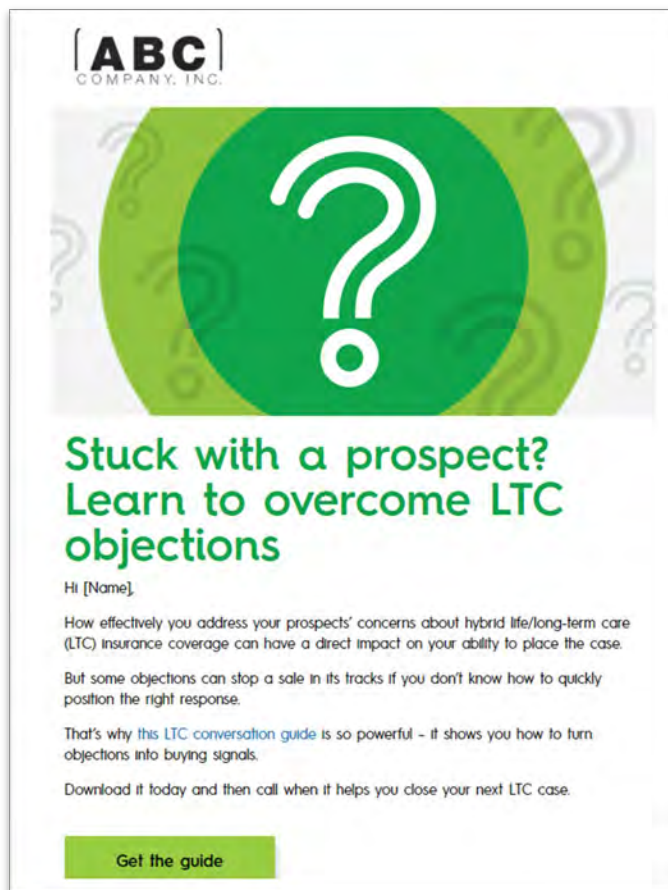
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**[ABC]**  
COMPANY, INC.

**Stuck with a prospect?  
Learn to overcome LTC  
objections**

Hi [Name],

How effectively you address your prospects' concerns about hybrid life/long-term care (LTC) insurance coverage can have a direct impact on your ability to place the case.

But some objections can stop a sale in its tracks if you don't know how to quickly position the right response.

That's why [this LTC conversation guide](#) is so powerful – it shows you how to turn objections into buying signals.

Download it today and then call when it helps you close your next LTC case.

[Get the guide](#)

## Email 3

### **Subject line: This could be the best 120 seconds of your next LTC case**

#### **Why this sales tool – Smart planning for future care**

- Great entry point into the LTC conversation
- Helps educate prospects about current care costs and gets them thinking about what they could be down the road

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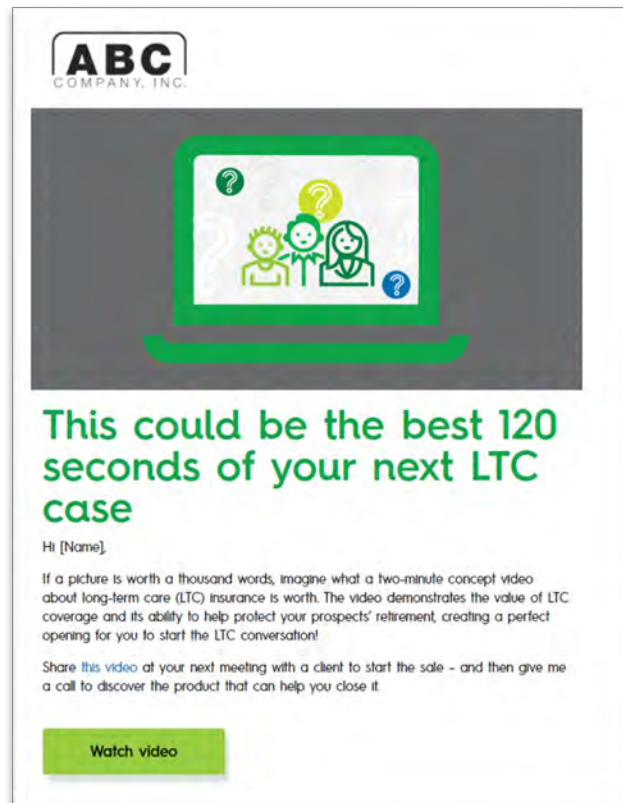
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**ABC**  
COMPANY, INC.

**This could be the best 120 seconds of your next LTC case**

Hi [Name],

If a picture is worth a thousand words, imagine what a two-minute concept video about long-term care (LTC) insurance is worth. The video demonstrates the value of LTC coverage and its ability to help protect your prospects' retirement, creating a perfect opening for you to start the LTC conversation!

Share [this video](#) at your next meeting with a client to start the sale - and then give me a call to discover the product that can help you close it.

[Watch video](#)

## Email 4

### Subject line: What do you really know about your LTC prospects?

#### Why this sales tool – Securian Financial's caregiving survey

- Thought-provoking facts that can lead your clients to think of family members who might need this type of insurance
- Underscores the challenges of caregiving and why its so important to plan for care needs

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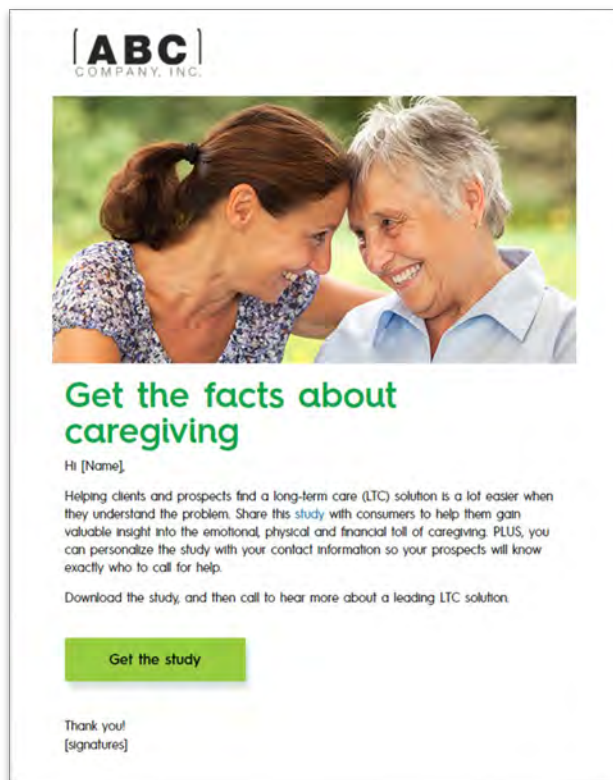
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## Email 5

### Subject line: Who should pay for your client's care?

#### Why this sales tool – Paying for care

- Provides details of the different ways to pay for care
- Breaks down the benefits of transferring the risk by purchasing LTC insurance coverage

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### What happens when "What if?" becomes "What now?"

Hi [Name],

If one of your clients suffered a major health setback, would they be able to afford the care they need – without sacrificing their standard of living?

If you've ever heard a client say, "Medicare will cover it" or "I'll self-insure if I get sick," then this is the **sales tool** for you. It offers a quick overview of different ways to pay for care – and explains the benefits and limitations of each.

It's easy to have ideas about how you can help a client pay for care – call me to create a PLAN.

[Get started](#)

## Email 6

### Subject line: Help protect your clients' retirements from dementia

#### Why this sales tool – Cognitive impairments can throw off even the best-laid strategies

- Includes key statistics that can become your clients' reality
- Provides steps for you to follow as you help develop a financial strategy for your clients

#### Why SecureCare?

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**ABC**  
COMPANY, INC.

**Even the best-laid plans can be thrown off by cognitive impairments**

Hi [Name],

No one wants to imagine a future where they get sick and need care, but the unfortunate truth is that 1 in 3 seniors dies with Alzheimer's disease or another dementia<sup>1</sup>.

Without a care strategy in place, a cognitive impairment could be the Achilles' heel of your clients' retirement portfolios.

Download this sales tool to learn how you can help protect clients from these unexpected challenges, and then call to learn more about a competitive care solution.

[Get the sales tool](#)

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

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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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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