Securian FINANCIAL®

SecureCare™ III

Long-term care and nonparticipating whole life insurance

Insurance products issued by:
Minnesota Life Insurance Company

# Unclaimed inflation benefits

## What you don't know could hurt your client

**The best way for clients to achieve maximum leverage on their linked-benefit policy is to take their full monthly benefit — but life doesn't always go as planned. What happens to your client's unclaimed inflation benefits if they take less than their monthly maximum long-term care (LTC) benefit?**

### It depends on the policy.

With SecureCare III, an LTC and nonparticipating whole life insurance policy, the unclaimed inflation benefits stay in the client's benefit pool and continue to inflate each year, helping to ensure this money will be there when your client needs it. Taking less than the monthly maximum doesn't cost your client anything.

### But not all policies are built this way.

With some policies, any unclaimed benefit from the inflation rider is forfeited, which means taking less than the monthly maximum can be a costly mistake.

As the cost of care continues to rise, it's important to help your clients find an LTC solution that can protect and maximize each premium dollar. SecureCare III helps ensure your client's LTC inflation benefit stays in their benefit pool — no matter what happens down the road.

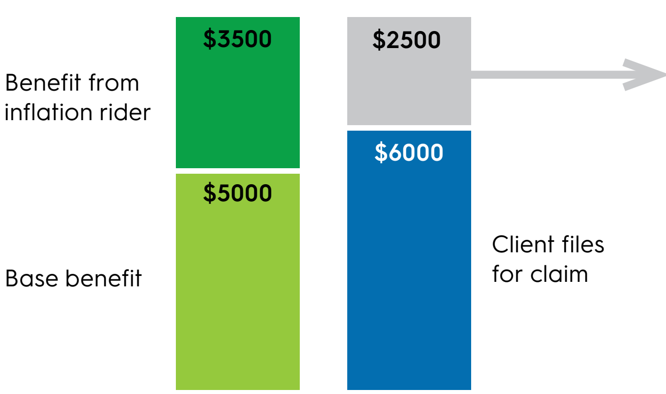
## Questions?

**Contact me today**

First name Last Name
BGA
p: 000-000-0000
e: first.last@securian.co

### See the potential difference

**Total available benefit is $8,500**




**What happens to the unclaimed inflation benefit?**

| Other cash indemnity policy | SecureCare III |
| --- | --- |
| Unclaimed benefit from inflation rider is forfeited | Unclaimed benefit from inflation rider goes back into benefit pool and continues to increase |

This is a hypothetical example for illustrative purposes only and cannot be shared with the general public.

## Discover SecureCare III marketing resources

[securian.com/securecare-tools](securian.com/securecare-tools)

Visit webpage

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.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

**For financial professional and internal training use only.** This material may not be reproduced in any form where it is accessible to the general public.

Securian Financial | INSURANCE INVESTMENTS RETIREMENT

securian.com

400 Robert Street North, St. Paul, MN 55101-2098


F95989-71 7-2022 DOFU 7-2022
2274111