Insurance products issued by:
Minnesota Life Insurance Company

Giving with purpose

The LTC planning opportunity hidden inside annual gifting

Many high-net-worth clients already use annual exclusion gifting as part of their broader wealth transfer strategy. But traditional cash gifts often become blended into the recipient's existing assets without addressing one of the biggest risks the next generation may eventually face: a long-term care (LTC) event.

Annual gifting basics

Lifetime exemption (2026): $15 million per giver

Annual exclusion (2026): $19,000 per recipient, per year

Gifts within the annual exclusion do not reduce a client's lifetime exemption.

Instead of gifting cash alone, you can help clients leverage their annual gifts to fund long-term care protection for their loved ones.

Ready to connect?

Contact your SecureCare™ sales team:

1-877-696-6654
(Broker-Dealer)

1-888-900-1962
(Independent Distribution)

Traditional approach: gifting as transfer

Grace and Frida give their son Bud $19,000 annually for 10 years

- Total gifted: $190,000
- Assumed annual growth rate: 8%

Scenario	Fair market value (FMV) after 10 years	FMV when Bud is 85
Cash gift of $190,000	$275,245	$1.28M

At age 85, Bud could have approximately $1.28 million

This is a hypothetical example for illustrative purposes only.

An alternative approach: gifting with purpose with SecureCare™ IV

LTC and nonparticipating whole life insurance

Instead of directly gifting cash to Bud, Grace and Frida use the same annual gift amount over the same period to fund SecureCare IV.

SecureCare IV design for Bud, age 55

- 10-pay of $19,000 annual premium
- LTC Boost option
- 3% compound inflation protection
- 6-year LTC benefit

Scenario	Day 1 total LTC benefit	Day 1/Age 85 death benefit	Age 85 total LTC benefit
$190K gift funds SecureCare IV 10-pay	$898,419	$277,787	**$2.18M**

At age 85, Bud could have access to $2.18M of tax-free[1] cash indemnity LTC benefits

Your opportunity

You can help clients go from an unclear gifting purpose to a strategy designed to help protect loved ones from a health risk that could change everything.

1. Benefits under a qualified long-term care insurance contract are generally excluded from federally taxable income, provided they do not exceed a per diem limit established by the federal tax code. If the benefits received exceed this per diem limit, the excess may still qualify for exclusion from income under the federal tax code if the recipient can document qualified long-term care expenses that are equal to or greater than the benefit amount. Clients should consult with a qualified tax advisor to understand how these rules apply to their individual circumstances and to ensure proper tax reporting.

This is a hypothetical example for illustrative purposes only and cannot be shared with the general public. A customer's experience may be different depending on their specific situation. When providing personalized illustrations to customers, it must always be accompanied by a complete basic illustration.

When the next generation wants to protect the first

If a child wants to buy SecureCare IV for their parents, the child can fund the policy on behalf of their parent without needing to use annual or lifetime exemption amounts.

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). This policy may contain restrictions, such as surrender periods.

SecureCare IV may not be available in all states. Product features, including limitations and exclusions, may vary by state.

SecureCare IV 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 death benefit proceeds, return of premium amount and long-term care benefit amounts depend, in part, on the return of premium option selected on the policy application. For more information regarding return of premium options, please review the policy carefully.

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.

This material may contain a general analysis of federal tax issues. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

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 use only. Not for use with the public. This material may not be reproduced in any form where it is accessible to the general public.

securian FINANCIAL®

PREPARE
PROTECT
SECURE

securian.com

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

F110197-48 6-2026 DOFU 6-2026
5540697