

# SecureCare: how it works

## Backdating to save age

A client may be eligible to backdate their SecureCare III or SecureCare Universal Life application if they meet certain guidelines. To backdate, please follow the steps outlined below:

### 1. Send application to Securian Financial

In order to accommodate a backdating request, the application must be signed and received in good order **no later than 30 days after the applicant's date of birth**.

- "In good order" means the forms required to submit the case to underwriting are complete. These forms include:
  - Part 1 of the application (state specific)
  - HIPAA authorization form
  - Long-term care personal worksheet (state specific)

### 2. Notify Securian Financial of request

**Securian Financial can only backdate to save age on an application if we are notified about the request.** To notify us, please:

- write the request on the application; or
- call or email our new business department after the application has been submitted.

### 3. Submit delivery requirements and payment

Once an underwriting decision is made, the client must submit the delivery requirements in good order and pay their premium **within 30 days of the approval decision**.

- For 1035 exchanges, the 1035 Confirmation Form must be signed and submitted within 30 days of the approval decision.

### Case inquiry or question?

**Call:** 1-800-328-6124, option 5  
8 a.m.-5 p.m. CST, Mon.-Fri.

**Email:**  
lifenebusiness@securian.com

### Please note:

**No exceptions will be made** if application, forms or payment are received outside the 30-day windows.

#### 4. Backdating exclusions and limitations

**As soon as an individual turns 76 years old they are ineligible for the product and cannot backdate** to save age. The application must be submitted, approved by underwriting, issued, delivered and premium applied before the client's 76th birthday.

- **Clients cannot backdate to save age in order to qualify for a specific premium payment duration.**

- For example, a client who is 66 years old cannot backdate to age 65 in order to meet the age requirement for a 15-pay premium schedule. In these situations, the client may still backdate, but will not qualify for that payment option.

#### Illustration alerts

If you enter the client's actual date of birth into the illustration system, the program will alert you if a client is within 60 days of their date of birth.

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.

**For financial professional use only. Not for use with the public.** This material may not be reproduced in any way where it would be accessible to the general public.

Securian Financial Group, Inc.  
[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098  
©2022 Securian Financial Group, Inc. All rights reserved.

SECURECARE-BKDT Rev 6-2024