

# 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:**  
lifewebbusiness@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.

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