SecureCare™ III
Long-term care and nonparticipating whole life insurance

Insurance products issued by:
Minnesota Life Insurance Company

SecureCare III tax sales success kit

SecureCare III is a nonparticipating whole life insurance policy with long-term care (LTC) benefits. SecureCare III:

- Provides a cash LTC benefit clients can use however they want
- Helps shield loved ones and assets from the impact of LTC expenses
- Leaves a tax-free death benefit to beneficiaries
- Offers three return of premium options so clients can choose to maximize protecting their premium dollars or maximize leveraging them[1]

Plus, clients may be able to take advantage of SecureCare III's unique premium structure, which offers potential tax deductions and savings. Inside this toolkit, you'll find a turn-key sales process — complete with prospecting tips and sales tools — to help you leverage this opportunity.

Discover how to use tax-advantaged dollars for LTC planning

Contact us

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Agency
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Phone number

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1. 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).

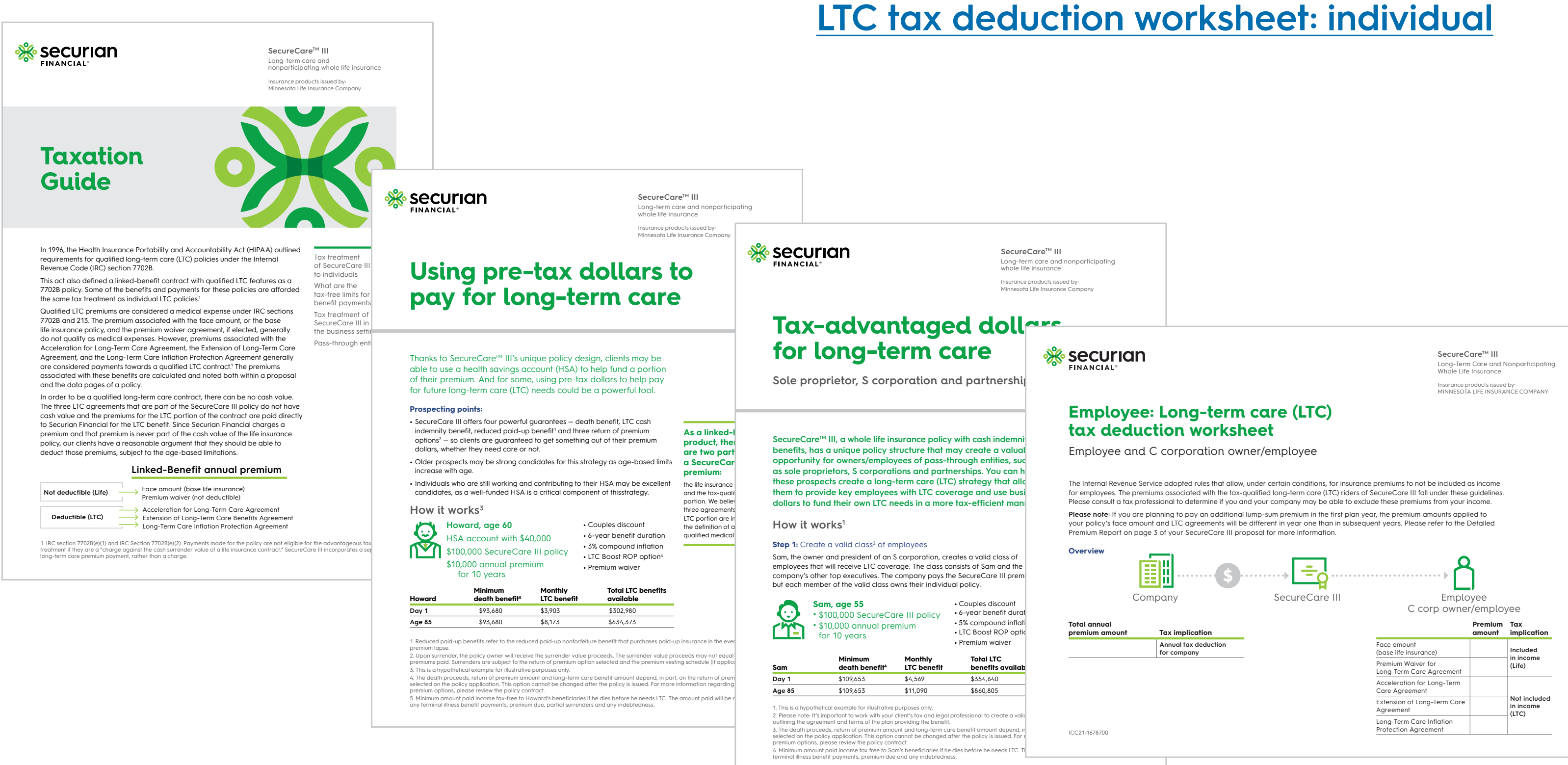
Step 1

Read the [SecureCare III tax guide] for an overview of SecureCare III's premium structure and the opportunities it creates.

Incorporate these two questions into your LTC sales process:

1. "Do you have a health savings account (HSA)?"
2. "Are you a business owner?"

If the answer is yes to either question, that's your cue to look at SecureCare III.



Step 2

Clients with HSAs

Show them how they can use their HSA to help pay for a SecureCare III policy.

Be on the lookout for older prospects (between 61 and 71 years old) who have a well-funded HSA as they stand to potentially gain the most from this strategy.

Sales tool for you
Using HSA dollars to pay for LTC

Sales tool for consumers
LTC tax deduction worksheet: individual

Step 3

Clients who are business owners

Explain how they can fund their own LTC needs with business dollars and provide key employees with LTC coverage.

If your client has a business partner, make sure to present this strategy to them, as well. The partner may be interested in this solution – giving you a new client who's just a follow-up phone call away.

Sales tools for you
Sole proprietor, S corporation and partnership

Key employee coverage and C corporation owner/employee

Sales tools for consumers
LTC tax deduction worksheet: key employee and C corp

LTC tax deduction worksheet: S corp

Tax reference guide: LTC policies offered as an employee benefit

Bonus tip

Clients can use the consumer tax reference guide and tax deduction worksheet to help their tax professional understand the strategy.

Tools to get you started

Financial professional materials

[SecureCare III tax presentation](#)

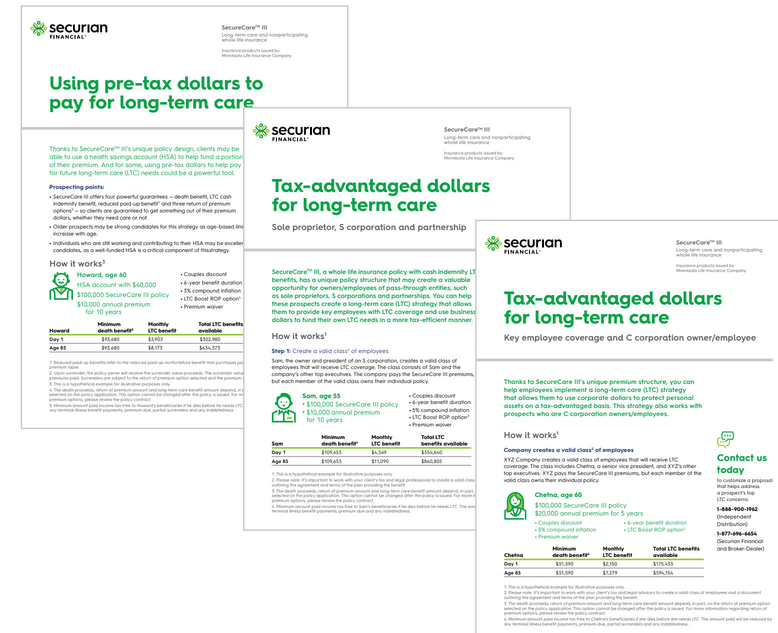
[SecureCare III tax guide](#)

Tax-advantaged dollars for LTC sales ideas

[Individual with HSA](#)

[Sole proprietor, S corporation and partnership](#)

[Key employee coverage and C corporation owner/employee](#)



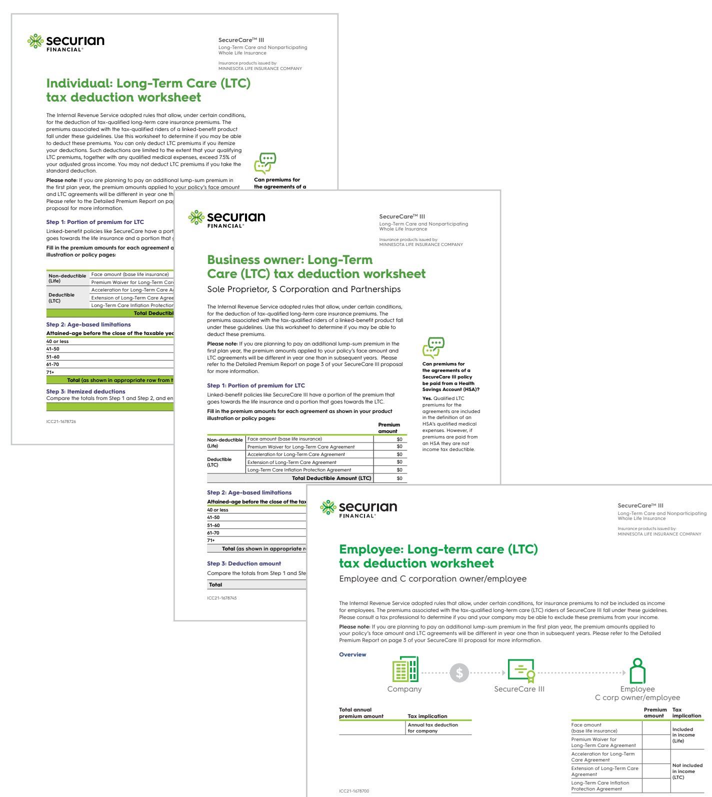
Consumer materials

Tax deduction worksheets

[Individual](#)

[Sole proprietor, S corporation and partnership](#)

[Key employee coverage and C corporation owner/employee](#)



[Tax reference guide: LTC policies offered as an employee benefit](#)

Log in to:

[Run a proposal](#)

Don't have an account? [Creating one is easy!](#)

Ready for more?

Go to [securian.com/SecureCare III](#)

Check out the [SecureCare III video resource library](#)

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. The Acceleration for Long-Term Care Agreement and Extension of Long-Term Care Benefits 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 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.

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.

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.

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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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