

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 our SecureCare product line, 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.

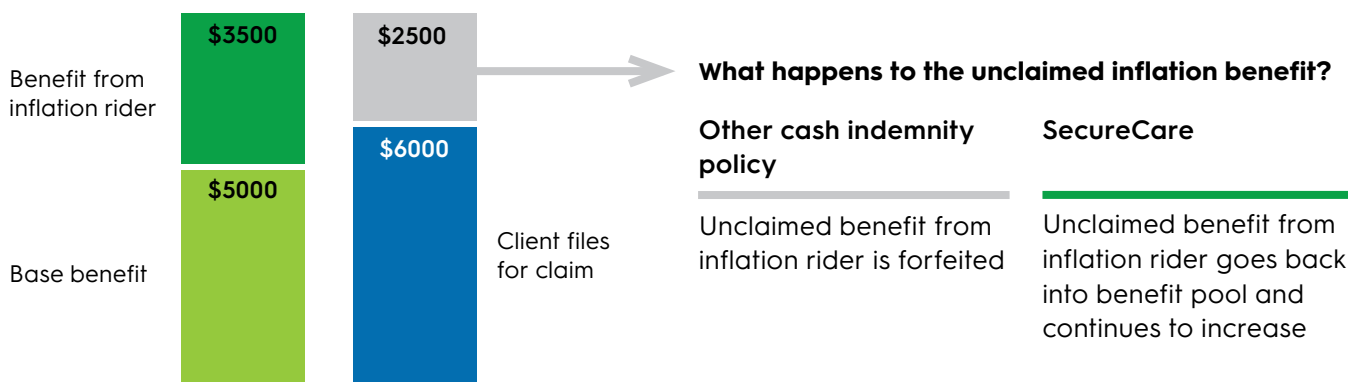
But not all policies are built this way.

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 helps ensure your client's LTC inflation benefit stays in their benefit pool – no matter what happens down the road.

See the potential difference

Total available benefit is \$8,500



Questions?

Contact me today



Discover SecureCare marketing resources

securian.com/securecare-tools

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). These policies 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 refers to a line of hybrid life/long-term care insurance products issued by Minnesota Life Insurance Company, including SecureCare Universal Life and SecureCare III, a non-participating whole life policy with long-term care. SecureCare (including SecureCare Universal Life and/or SecureCare III) may not be available in all states. Product features, including limitations and exclusions, may vary by state. SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those 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. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

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.

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