

**SecureCare™ IV**

Long-term care and nonparticipating whole life insurance

Insurance products issued by:  
MINNESOTA LIFE INSURANCE COMPANY

# A clear path to support

## Claims that are simple, flexible and supportive

When your health takes an unexpected turn as you age, having a plan in place can make all the difference. SecureCare IV, a long-term care (LTC) and whole life insurance policy, is built to provide support from the first steps of a health decline through years of ongoing care.



**Is SecureCare IV  
right for you?  
Ask me today.**



The timeline on the following pages illustrates a hypothetical claims journey so you can see how SecureCare IV can support you and your loved ones when you need it most.

# Choosing SecureCare IV

Maria and her wife, both age 60, each took care of their aging parents and are familiar with the toll caregiving can take on loved ones. To ease that responsibility for their own children, Maria and her wife decide to purchase a SecureCare IV policy for each of them. Let’s look at what could happen if Maria’s health declines and she needs to file a claim for LTC benefits.



**Maria’s SecureCare IV policy**  
\$100,000 single-pay with LTC Boost  
6-year benefit period and 3% compound inflation option

## First step of support

At age 86, Maria begins experiencing lapses in her memory and issues with her balance. She reaches out to Securian Financial’s care management team for help. They explain the first step toward filing a claim is being certified as chronically ill by a licensed health care professional. Maria and her wife understand it’s not time to file a claim yet.



## Certification of chronic illness and elimination period begins

At age 87, Maria’s health continues to decline. Her physician certifies she is chronically ill, which begins her 90-day elimination period.

To qualify for benefits, the insured must be certified as chronically ill by a licensed health care professional and meet all other eligibility requirements.

### Chronically ill means:

Being unable to perform at least two Activities of Daily Living (eating, bathing, getting dressed, toileting, transferring and continence) without substantial help from another person for at least 90 days;

or

Requiring supervision due to severe cognitive impairment.



## Claim filed

14 days after being certified as chronically ill, Maria files a claim. Because her elimination period started on the date of her certification, she will only need to wait 76 more days for her monthly benefits to begin.



## Global coverage

If Maria lived abroad, her benefit would be exactly the same. SecureCare IV does not limit its international coverage.

## Benefits while she waits

During her elimination period, Maria requests access to \$1,000 for caregiver training and \$5,000 for home modifications, which helps provide immediate support to Maria and her wife. These amounts are one-time maximums and reduce her total long-term care benefit pool.



## Monthly benefits begin

91 days after she was certified as chronically ill, Maria receives a lump-sum payment of more than \$37,000, which is equal to **4 months of cash indemnity long-term care benefits**. This includes the first month of care plus three retroactive benefit payments for the elimination period.



## Ongoing monthly benefits

After the initial payment, Maria’s SecureCare IV policy continues to provide a monthly benefit of \$12,415 until she exhausts her total LTC benefit pool of nearly \$1 million. She can use her LTC benefit however she wants, with no fine print or restrictions. When she dies, her policy will still provide her loved ones with a guaranteed minimum death benefit.

# Peace of mind, step by step

From immediate support during the elimination period to receiving your monthly benefit, SecureCare IV is designed to provide care when you need it most.

For more information about how to file a claim, see the SecureCare: How it works – claims process flyer

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

The purpose of this material is the solicitation of insurance. A financial professional may contact you.

Guarantees are based on the claims-paying ability of the issuing company.

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.

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.

SecureCare IV may not be available in all states. Policy features, such as contestability periods, may vary by state. For costs and further details of coverage, including the terms and conditions under which the policy may be continued in force, contact your agent/representative.

SecureCare IV may not cover all of the costs associated with long-term care or terminal illness that the insured incurs. This product is generally not subject to health insurance requirements. This product is not a state-approved Partnership for Long Term Care Program product, and is not a Medicare Supplement policy. Receipt of a long-term care or terminal illness benefit payment under this product may adversely affect eligibility for Medicaid or other government benefits or entitlements.

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.

To be eligible for benefits, the insured must be a chronically ill individual and have been prescribed qualified long-term care services pursuant to a plan of care prescribed by a licensed health care practitioner.

The death proceeds will be reduced by a long-term care or terminal illness benefit payment under this policy. Please 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. Death proceeds will be reduced by outstanding loans and unpaid monthly deductions.

#### **Exclusions and limitations**

Eligibility for long-term care benefits includes satisfying a 90-day elimination period. This is a period of time (90 days) during which no long-term care benefits are payable following the date the insured is determined to be eligible for benefits. You are not eligible to receive benefits if your long-term care service needs

are caused directly or indirectly by, result in whole or in part, from or during, or there is contribution from:

- alcoholism or drug addiction; or
- war or any act of war, while the insured is serving in the military, naval or air forces of any country at war, whether declared or undeclared; or
- active service in the armed forces or units auxiliary thereto; or
- the insured's active participation in a riot, insurrection or terrorist activity; or
- committing or attempting to commit a felony; or
- any attempt at suicide, or intentionally self-inflicted injury, while sane or insane.

#### **Pre-existing condition limitations**

Pre-existing condition limitations refers to any condition or disease for which the insured received medical advice or treatment within six (6) months preceding the effective date of the Acceleration for Long-Term Care Agreement for that same condition or disease or a related condition or disease. There does not need to be a specific diagnosis for the condition or disease for it to be considered a pre-existing condition. We will not pay benefits for a pre-existing condition or disease which is not disclosed in the application for a period of six months from the effective date of this agreement. A pre-existing condition during the first six (6) months that the agreement is in force will not be counted toward the satisfaction of the long-term care elimination period.

#### **Policy form numbers**

ICC20-20212, 20-20212 and any state variations; Acceleration for Long-Term Care Agreement ICC21-20220, 21-20220 and any state variations; Extension of Long-Term Care Agreement ICC21-20221, 21-20221 and any state variations; Long-Term Care Inflation Protection Agreement ICC21-20222, 21-20222 and any state variations. ICC25-20310, 25-20310 and any state variations; ICC25-20311, 25-20311 and any state variations.

These are general marketing materials and, accordingly, should not be viewed as 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). It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are looking for investment advice or recommendations, you should contact your financial professional.

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.

**Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency – Not guaranteed by any bank or credit union**



PREPARE  
PROTECT  
SECURE

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