



#### SecureCare™ IV

Long-term care and nonparticipating whole life insurance

Insurance products issued by:  
MINNESOTA LIFE INSURANCE COMPANY

# Secure your care, your assets and your future

Protection for what may lie ahead



ICC25-4849416



Are you prepared?

How will you pay for your future care?

Put your assets to work for your future

Freedom: Your care, your choice

Flexibility: Protection built for you

Simplicity: We believe in benefits, not hassles

How SecureCare IV works

- 3** Care needs often feel distant until an event brings it close: a parent needing help at home or a loved one moving into an assisted living facility highlights the importance of having a plan in place. You can take steps today to help you protect your assets, preserve your dignity and independence, and ease the responsibility on your loved ones!
- 9** SecureCare IV is a long-term care and nonparticipating whole life insurance policy that is designed to provide guaranteed protection, flexible benefits and choices that fit your life.
- 10**

1. If owner/insured are different, benefits will be paid to the owner upon the insured being certified as a chronically ill individual. Under certain circumstances, benefits may be taxable. Please consult with your tax advisor.

# Are you prepared?

As you think about your future care needs, it's important to consider how much care will cost years down the road – and what types of care may be available at that time.

## Costs of care<sup>2</sup>

	2025	2050
 Per hour for home health aide	\$34	 \$73.32
 Annual cost for assisted living facility	\$70,800	 \$152,687
 Annual cost for nursing home, semi-private room	\$111,325	 \$240,083

2. Annual median costs of care. 2025. [carescout.com/cost-of-care](http://carescout.com/cost-of-care).

# How will you pay for your future care?

Many Americans ages 65 and older will need some form of long-term care (LTC) in their lives<sup>3</sup>. Creating a strategy to pay for care is more important than ever. Here are some ways you could cover your future care needs:



## Community support/ self-fund

### Community

If you plan to rely on loved ones to take care of you, and they're willing and able, that's great. But caregiving is a big commitment and can be stressful. Your loved ones may not be able to continue working full time, or they may need to take unpaid leave, which could negatively impact their own retirement and personal savings.

### Self-fund

If you decide to self-fund and pay out of pocket for your future care, you may be able to maintain control of your assets and choose where you want to receive care. However, using your hard-earned savings or retirement dollars could bring potential market and liquidity risk. You also may not have enough money to cover your increasing care needs.



## Insurance

### Traditional LTC insurance

Individual LTC insurance may help pay for your future care, but this type of insurance can be costly, and premiums and benefits aren't guaranteed. Plus, if you never need care, you typically lose the benefits and all premiums you've paid.

### Hybrid Life/LTC Insurance

You can combine life insurance and LTC insurance — this is a hybrid, linked-benefit product. Hybrids offer guaranteed premiums and additional benefits, such as a return of premium option and a death benefit. And you can add inflation protection, so your coverage keeps pace with rising health care costs. Due to the shorter premium durations, hybrid policies may be more expensive in the short-term compared to traditional policies.



## Government programs

### Medicare

With Medicare, you may receive coverage for short-term nursing home care or rehabilitation after an illness that resulted in a hospital stay. It doesn't provide coverage for care in the home, long-term stays in a facility, or help with personal care needs such as dressing and bathing.

### Medicaid

Medicaid is a government program for those with limited financial means. It may pay for your LTC expenses, but generally only if you receive care in a facility. And it only covers LTC after you've spent down your assets and most of your income is going toward care expenses.

3. Who needs care? Longtermcare.gov. February 4, 2025. Department of Health and Human Services. <https://acl.gov/ltc/basic-needs/who-needs-care>

# Put your assets to work for your future

## So you're ready for life's next great chapter

If you paid for care using your savings, each dollar would pay for one dollar of care, and there might not be much left over for other needs. That's where SecureCare IV comes in. It leverages your money so each premium dollar has the potential to provide several dollars for care.

SecureCare IV pays a cash indemnity benefit for LTC that you can use however you see fit, with no restrictions, helping you maintain your independence.

Plus, your premiums will never increase and your benefit amounts are guaranteed so you'll know what you're getting right from the start.<sup>4</sup>

**SecureCare IV's benefits are designed to be simple to understand and easy to use.**



## Guaranteed protection for what may lie ahead

**With SecureCare IV, no matter what happens you are guaranteed to receive benefits:**



### When you die

Your beneficiaries will receive a guaranteed death benefit, even if your LTC benefit pool is depleted



### If you need care<sup>5</sup>

You will receive a cash indemnity benefit you can use however you choose, wherever you are



### If you want money back

You can surrender your policy and get money back, based on the return of premium option you selected<sup>6</sup>



### If you stop paying premiums

You can get a policy with a smaller benefit based on the money you've already paid in<sup>7</sup>

4. This assumes all premium payments have been made as scheduled at policy issue and no loans are taken.

5. Please review your policy for limitations and exclusions.

6. 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.

7. If the policy owner stops making premium payments, they may choose to receive reduced paid-up benefits. This refers to the reduced paid-up nonforfeiture benefit that purchases paid-up insurance in the event of premium lapse.

## Freedom: Your care, your choice

With SecureCare IV, you can get whatever care you need – wherever you need it. As a cash indemnity policy, SecureCare IV gives you the freedom to save or spend your benefit payments however you want.

As long as you're on claim, benefits are paid to you each month up to the monthly maximum LTC benefit – regardless of your actual care expenses. Unlike traditional reimbursement policies, you won't have the hassle of submitting bills or receipts and you'll never have to wonder whether an expense is covered.

**Use your monthly cash benefit for long-term care however you want:**

- Modify your house to make it safe and easy to navigate
- Pay a family member or friend for help
- Pay for professional levels of care
- Save the benefit to use down the road

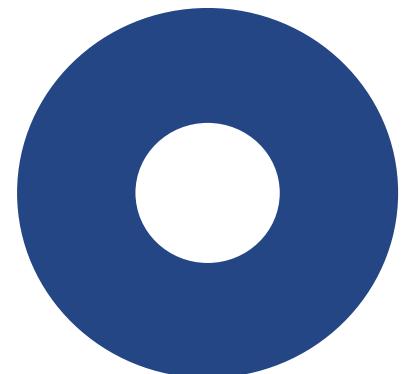
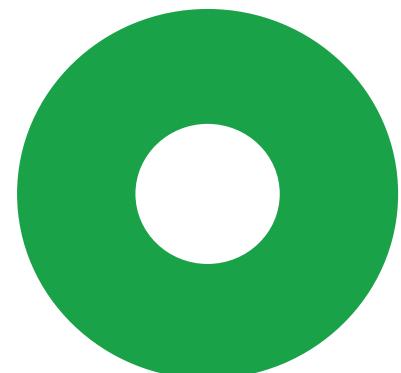
And if you're abroad, your LTC benefit works the same: you can receive your full monthly benefit and use it however you want.



**Use your cash  
indemnity benefit  
however you want –  
with no restrictions  
or fine print.**



**SecureCare IV  
is designed to  
give you the  
freedom to  
make the best  
choices for  
you and your  
loved ones.**



## Flexibility: Protection built for you

### **Shape your policy to meet your needs**

#### **Select a benefit period and payment plan**

Choose to receive LTC benefits from your SecureCare IV policy for a minimum of 4 years or a maximum of 8. If you take less than your maximum monthly benefit while on claim, the unused benefits stay in your policy and will extend your benefit duration.

SecureCare IV allows you to leverage your assets with either a lump sum, a series of fixed payments or a combination of both, to cover the cost of your care. You can either pay your entire premium up front in a lump sum – a single-pay policy – or you can spread your premium payments over 5, 7, 10, 15 or 20 years.

### **Add additional protection to meet your needs**

The optional Long-Term Care Inflation Protection Agreement will help your LTC benefit keep up with rising costs. Your monthly LTC benefit will increase by the set percentage you choose (3% simple, 5% simple, 3% compound or 5% compound) each year – even after you go on claim.

If you go on claim while you're still paying your policy's premiums, the optional Premium Waiver for Long-Term Care Agreement means we'll waive your entire premium payment as long as you are eligible for benefits.

## Choose the protection that matters most to you

Every SecureCare IV policy offers a guaranteed death benefit, LTC benefit and return of premium option. SecureCare IV offers three different return of premium options so you can focus on the benefits most important to you.

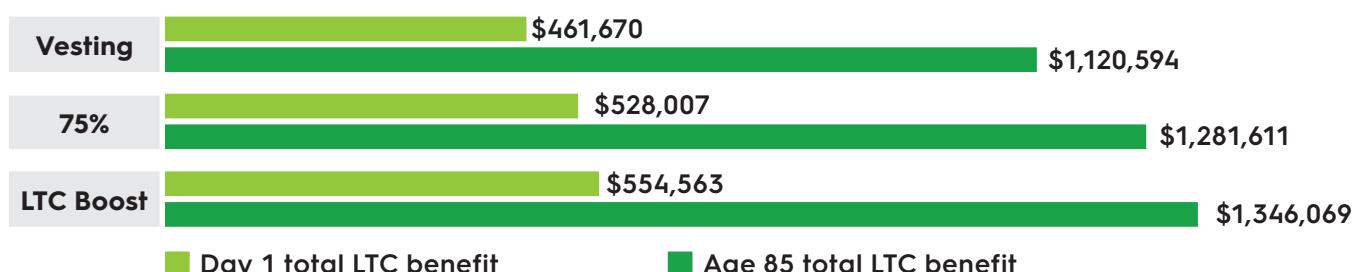
### Return of premium option    If your priority is    How it works

Vesting	LTC protection and maintaining the full value of your original asset	Offers a 100% premium refund if you cancel your policy, subject to the vesting schedule
75%	Enhanced LTC protection and the ability to get most of your money back if you need it	Offers a 75% return of the premium you have paid if you cancel your policy at any point and increases your LTC benefit above the vesting
LTC Boost	Getting the most LTC protection possible for the least amount of money	Offers a return of premium equivalent to your policy's guaranteed cash value at time of surrender and maximizes your LTC benefit

To understand how the different return of premium options can impact the amount of LTC coverage a policy provides, let's look at a hypothetical example:



- Age: 55<sup>8</sup>
- \$100,000 single-pay policy
- 3% compound inflation protection
- 6-year benefit period



This is a hypothetical example for illustrative purposes only. Your particular circumstances may be different than those shown. You should ask your financial professional to run a personalized proposal for you.

The return of premium option you select will impact the death benefit and surrender value of your policy and your return of premium option cannot be changed after your policy is issued. Make sure to work with your financial professional to determine which return of premium option may be best for your needs.

**Protect your premium dollars – no matter what happens**

**OR**

**Leverage your premium to boost your LTC benefit**

8. Underwritten as a male with couples discount and non-tobacco.

# Simplicity: We believe in benefits, not hassles

When you need care, the last thing you want is a complicated process. SecureCare IV is built to make accessing your benefits as straightforward as possible.

## Support when you need it most

After filing a claim and completing a 90-day elimination period, you will begin receiving your monthly LTC benefits. Ninety days can be a long time to wait for support, which is why you can choose to receive up to \$5,000 for home modifications and \$1,000 for caregiver training during this period. These amounts are one-time maximums and will reduce your total long-term care benefit pool.

Once the elimination period is satisfied, your first payment will be a lump sum equal to four months of long-term care benefits. This includes your first month of care plus retroactive payments for the 90-day elimination period. Your regular monthly benefit will then continue each month while you are on claim.

## Care management program

SecureCare IV also includes guidance and support through our care management program. A dedicated team is available to help you understand your policy, guide you through the claims process, and connect you with care resources in your area.

## How you qualify for LTC benefits

1. You must be certified as **chronically ill** by a licensed practitioner.
2. You must be prescribed care services in a plan of care. If you are certified as chronically ill, you'll be paired with a care manager who will help you create a plan of care to address your needs. While we need your plan of care on file as part of your claim, we will no monitor or enforce any of the services listed in your plan. We're here to support your care, never dictate it.
3. You must satisfy your elimination period, which begins on the date you're certified as chronically ill and lasts 90 calendar days (home modification benefit up to \$5,000 and caregiver training benefit up to \$1,000 are accessible during this time). You will receive benefits retroactively for this 90-day period.
4. Your policy must be in force.

By combining early support, retroactive benefits and personal guidance, SecureCare IV helps ensure your policy works the way you expect: simple, clear and ready when you need it.



### Chronically ill

You have been certified by a licensed health care practitioner within the last 12 months as:

Being unable to perform, without substantial help from another person, at least two activities of daily living for at least 90 days;

**OR**

Requiring substantial supervision due to severe cognitive impairment.

### Activities of daily living (ADLs)

- Transferring
- Bathing
- Getting dressed
- Eating
- Continence
- Toileting

# How SecureCare IV works

Abdul and Ana are married and decide to purchase a SecureCare IV policy for Ana, who is 62 years old and a non-smoker. They purchase a \$100,000 single-pay policy with a 6-year benefit period and 3% compound inflation protection option. They select a vesting return of premium option because they want LTC coverage while also maximizing protection on their premium dollars.

**SecureCare IV offers streamlined underwriting – no labs or bloodwork required.**

## Ana's SecureCare IV policy benefits

If Ana wants money back, after five years, she will receive:



**\$100,000**  
premium refund

When Ana dies, her beneficiaries will receive:



**\$100,533**  
if she dies before needing care.<sup>9</sup>  
And even if her LTC benefit is exhausted, her family will still receive a guaranteed minimum death benefit.<sup>10</sup>

If Ana needs LTC and goes on claim, at age 85 she would receive:



**\$641,700**  
total LTC benefit  
**\$33,068**  
first payment after elimination period<sup>11</sup>  
**\$8,267**  
monthly LTC benefit

## Looking for an LTC benefit boost?

If Ana's primary goal was to maximize her LTC benefit, an LTC Boost policy would increase the amount of money available for care by

**24%**

This is a hypothetical example for illustrative purposes only. Your particular circumstances may be different than those shown. You should ask your financial professional to run a personalized proposal for you.

**Life takes many turns. With SecureCare IV, you can be ready for each one.**

9. Assuming the policy is fully vested in accordance with the vesting schedule.

10. Guaranteed minimum death benefit is the lesser of \$10,000 or 10% of the base face amount. Under certain circumstances, benefits may be taxable. Please consult with a tax advisor. The death proceeds may be reduced by LTC benefits paid, outstanding loans and unpaid monthly deductions.

11. The first payment is a lump sum equal to four months of long-term care benefits. This includes the first month of care plus retroactive payments for the 90-day elimination period.



## At Securian Financial, we're here for family. And we're here because of it.

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.



**Develop your LTC  
strategy and find out  
how SecureCare IV can  
help you.**

**Talk to your financial  
professional today.**

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

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 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.

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.

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.

This information is meant to help you understand the SecureCare IV policy, not as a means to compare with other products. The amount of benefits provided will depend upon the benefits selected and the charges will vary as such. 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.

**EXCLUSIONS AND LIMITATIONS** You are not eligible to receive benefits if the insured's 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 refer to any condition or disease for which the insured received medical advice or treatment within six 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 that 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 months that the agreement is in force will not be counted toward the satisfaction of the long-term care elimination period.

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.

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.

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by, any taxpayer for the purpose of avoiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

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#### **POLICY FORM NUMBERS**

ICC20-20212, 20-20212 and any state variations; ICC21-20220, 21-20220 and any state variations; ICC21-20221, 21-20221 and any state variations; ICC21-20222, 21-20222 and any state variations; ICC21-20223, 21-20223 and any state variations, ICC25-20310, 25-20310 and any state variations; ICC25-20311, 25-20311 and any state variations. ICC25-20313, 25-20313 and any state variations.

**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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