

SecureCare PDA email notification templates

The Premium Deposit Account (PDA) Agreement is available on our SecureCare™ product line.

How to use these templates

If you're a distributor

Use the email template on pages 2-3 to notify agents that the PDA agreement is available for SecureCare. Copy and paste the text into your own email and edit the bracketed text (recipient's name, sender's contact information, company name in disclosure).

If you're a financial professional

Use the email template on pages 4-5 to notify SecureCare clients who are still actively paying premiums that the PDA agreement is available. Copy and paste the text into your own email and edit the bracketed text (recipient's name, sender's contact information, company name in disclosure).

Questions?

Contact the SecureCare sales team:

1-888-900-1962

securecaresales@securian.com

Email to send to financial professionals

[Pages 2-3](#)

Client email

[Pages 4-5](#)

Subject line: Your SecureCare clients have a new payment flexibility option

Hi [Financial Professional Name],

I hope you're doing well! I'm reaching out from [BGA Name] because I wanted to let you know about a new opportunity that could benefit your clients who are still paying premiums on a policy within the SecureCare™ product line.

Securian Financial recently released a Premium Deposit Account (PDA) agreement that offers clients enhanced payment flexibility and convenience. If a client adds the PDA to their existing SecureCare policy, they can:

- **Fund their multi-pay policy with one deposit** – with a single lump-sum into the PDA, the account will handle all remaining premium payments
- **Set it and forget it** – the PDA will automatically pay the remaining annual premiums on the client's behalf
- **Earn interest at a fixed rate** – which means the amount the client needs to deposit in the PDA will be less than the total remaining premiums

There's no cost to set up a PDA and no fees to maintain it. This provides an excellent opportunity for clients who want to streamline their payments and reduce their total remaining premium costs.

Important notes

State availability

- The PDA is available to add to SecureCare III (long-term care and nonparticipating whole life) policies in all states except Kansas and Pennsylvania.
- The PDA is available to add to SecureCare Universal Life policies in all states except Kansas, Missouri, Montana, New Mexico and Pennsylvania.

Available to add to in-force SecureCare policies only

- The PDA cannot be added at issue. The policy must be in-force with at least one premium payment made and the policy must have at least two premium payments remaining. Only one PDA is allowed per policy.

Only one deposit can be made to the PDA

- The amount deposited into the PDA, plus applicable interest, must cover all remaining premiums in the policy.

I'd love to talk through how this might work for your existing SecureCare clients. Please give me a call when you have a few minutes to discuss. I'd be happy to share the consumer brochure and an email template you can use to notify clients.

Thank you!

[Name

Email

Phone]

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

Product features and availability may vary by state.

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.

The Premium Deposit Account Agreement has restrictions that may result in termination of the agreement prior to the payment of all of the planned premiums and may result in the loss of expected interest. Interest credited when used to pay policy premiums will be reported as taxable income to the policy owner.

Interest may vary by state. PDA interest is dependent on the number of annual planned premium payments paid from the PDA. The same interest rate is applied for all payments.

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 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.

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Subject line: New payment flexibility option

Hi [Client Name],

I hope you're doing well!

My records indicate you may still be paying premiums on your SecureCare™ product line policy. If this is correct, I'd like to share a potential opportunity with you:

A new Premium Deposit Account (PDA) agreement was recently made available to SecureCare clients. The PDA allows you to:

- **Fund your SecureCare policy with one deposit** – with a single lump-sum into the PDA, the account will handle all your remaining premium payments
- **Set it and forget it** – the PDA will automatically pay the remaining annual premiums on your behalf
- **Earn interest at a fixed rate** – which means the amount you need to deposit in the PDA will be less than the total remaining premiums

There's no cost to set up a PDA and no fees to maintain it. This may provide an excellent opportunity for you to simplify your payments and reduce your total remaining premium costs.

I'd love to talk through how this might work for you and your policy – please give me a call when you have a few minutes to discuss. In the meantime, please refer to [this brochure](#) for more information.

Thank you,

[Financial professional name

Email

phone number

address]

[COMPANY NAME HERE] is independently owned and not affiliated with Securian Financial Group, Minnesota Life Insurance Company or Securian Life Insurance Company.

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

Product features and availability may vary by state.

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.

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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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POLICY FORM NUMBERS

22-20232 and any state variations.

Emails from Securian Financial collect engagement data, including pattern data, user retention and subscriber history. Mobile device data is also collected. See our [privacy policy](#) to learn more.

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

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