Insurance products issued by:
Minnesota Life Insurance Company

SecureCare IV Prospect Profile Guide

SecureCare™ IV is designed for clients who want long-term care (LTC) protection with guarantees, flexibility and freedom whether they need care or not. As an LTC and nonparticipating whole life insurance policy, SecureCare IV offers:

- Guaranteed cash indemnity benefits for long-term care
- 90-day retroactive LTC benefit payments following the elimination period
- Full LTC benefit available for international claims
- Multiple return of premium options, including LTC Boost[1]
- Guaranteed reduced paid-up benefits[2]
- Guaranteed death benefit
- New 20-pay premium option

Every SecureCare IV client will generally be:

- Younger than 75 years old
- Able to afford the premiums
- In good health

Use the profiles below to identify SecureCare IV opportunities within your existing book of business.

The typical pre-retiree

Individuals between 55-68 years old who are financially risk-averse and concerned about protecting retirement assets from the cost of care.

Where SecureCare IV fits: helps them protect their assets and preserve flexibility and control.

Conversation support: The consumer-version of Why SecureCare IV.

Discover sales ideas that work

Go to **securian.com/securecare-tools** for sales ideas and strategies to help you close your next case.

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).
2. Reduced paid-up benefits refers to the reduced paid-up nonforfeiture benefit that purchases paid-up insurance in the event of premium lapse.

The former caregiver

Those who have experience caring for a loved one understand the potential emotional and financial weight of caregiving. They likely place a high value on solutions that offer flexibility, independence and greater control over their own care.

Where SecureCare IV fits: These clients understand the value of support, especially during the first overwhelming days of an LTC event. SecureCare IV's retroactive benefits plus access to $1,000 for caregiver training and $5,000 for home modifications during the elimination period may be especially compelling.

Conversation support: The consumer-approved SecureCare IV claims experience.

The affluent self-funder

High-net-worth clients who plan to self-fund their LTC needs. They can afford an LTC event so why pull money out of an investment for something they might not need?

Where SecureCare IV fits: Not a "use it or lose it" policy and helps ensure they leverage their money in the most tax-efficient way possible.

Conversation support: Review the 2% conversation sales idea and use those talking points to help introduce SecureCare IV as an asset-based LTC solution.

The business owner

C corporation and S corporation business owners who are concerned about tax efficiency and retaining key employees.

Where SecureCare IV fits: SecureCare IV's premium structure can help form the foundation for an executive benefit strategy.

Conversation support: Use the S corp owner/employee or C corp owner/employee sales ideas to help you set the groundwork for a tax-advantaged LTC strategy.

The younger planner

Individuals in their 40s and early 50s who want to get a jump-start on LTC planning while they're younger, healthier and more likely insurable.

Where SecureCare IV fits: The 20-pay premium option can appeal to younger clients. And as a cash indemnity policy, clients don't need to predict what future care may look like to know they'll be covered.

Conversation support: Our consumer-approved Power of cash indemnity benefits brochure.

The middle-market protector

Clients who want meaningful LTC protection but are sensitive to liquidity and market volatility.

Where SecureCare IV fits: Between SecureCare IV's 20-pay option and multiple return of premium options, you can help clients design an LTC strategy that fits their budget and can provide reassurance that assets remain accessible if priorities change.

Conversation support: Review our Minimum funding, maximized protection video for an idea on how a policy can be structured to accommodate a budget-conscious client. (This video currently uses a SecureCare III policy in the case study, but the concept and pricing apply to SecureCare IV.)

The global retiree

Clients who plan to live abroad during retirement and are concerned about the rising cost of care.

Where SecureCare IV fits: whether clients are living abroad or in the United States, their LTC benefit works the same: they have full access to their LTC benefit pool and can receive their full monthly maximum.

Conversation support: Use our International benefits competitive comparison to validate you're offering clients an LTC solution with robust international benefits.

The HSA maximizer

Clients with well-funded Health Savings Accounts (HSAs) are uniquely positioned to take advantage of tax-efficient strategies when planning for future LTC needs, maximizing their savings while preparing for what lies ahead.

Where SecureCare IV fits: clients can fund a portion of their SecureCare IV premiums using their HSA.

Conversation support: Use our HSA sales idea as a refresher for how to position this.

The 1035 exchanger

Clients with a life insurance policy that is no longer meeting their needs and who are concerned about the financial Implications of an LTC event.

Where SecureCare IV fits: Leverage Securian Financial's internally split 1035 exchange to provide a life insurance policy plus a SecureCare IV policy, potentially yielding more death benefit and LTC coverage than a single policy can provide.

Conversation support: Review our Joint LTC case study to brush up on the strategy before you present to a client.

Bringing it all together

As you review your book of business, you'll likely identify numerous alignment opportunities. Many clients already have a clear need and may simply be waiting for you to initiate the conversation.

SecureCare IV allows you to address long-term care risk with guarantees, flexibility and planning confidence. The opportunity is often closer than it appears.

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

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). This policy may contain restrictions, such as surrender periods.

SecureCare IV may not be available in all states. Product features, including limitations and exclusions, may vary by state.

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. Please ensure that your clients consult a tax advisor regarding long-term care benefit payments, or when taking a loan or withdrawal from a life insurance contract.

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 benefit proceeds, return of premium amount and long-term care benefit amounts depend, in part, on the return of premium option selected on the policy application. For more information regarding return of premium options, please review the policy carefully.

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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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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