

Securian to Launch Secure Care III on March 28, 2022

Mar 1, 2022, 8:34:06 AM

Applications for current product must be received by 3/25/22.

Give your LTC clients a boost

We heard you. And built the long-term care (LTC) solution you want: SecureCare™ III, a hybrid LTC plan built on a nonparticipating whole life insurance policy.

It has all the things you love about its predecessor — a cash indemnity benefit for LTC with no fine print or restrictions about how it can be used — plus more flexibility.

Now clients can choose the protection that matters most to them:

§ Maximize protection on their premium dollars with full return of premium
OR

§ Maximize leverage on their premium dollars with LTC Boost¹

Join us on Wednesday, March 30, 2022, to discover what's new with SecureCare III.

Upcoming webinar

SecureCare III – what you need to know

DATE: Wednesday, March 30, 2022 • **TIME:** 1 p.m. CST

SPEAKER: Kyle Wilson, Business Development Consultant

[Reserve your spot](#)

Key dates

- § **Monday, March 14, 2022:** Illustration software will be updated to include SecureCare III.
- § **Friday, March 25, 2022:** Applications for SecureCare Universal Life must be signed, in good order and received by Securian Financial's home office or submitted via eApp by 3 p.m. CST.
- § **Saturday, March 26, 2022:** SecureCare III will be available in all states except AZ, CA, CT, DC, DE, IN, MT, ND, NY and SD on eApp. Collect all required eSignatures for SecureCare Universal Life and submit your eApp to Securian Financial before 3 p.m. CST March 25 to avoid impact.
- § **Monday, March 28, 2022:** SecureCare III will be available in all states except AZ, CA, CT, DC, DE, IN, MT, ND, NY and SD. To accommodate SecureCare III's product changes, we will offer a new application.

Transition rules

- § **Applications for SecureCare Universal Life must be signed, in good order and received by Securian Financial's home office or submitted via eApp by 3 p.m. CST March 25.** If a new application is needed due to a licensing issue or because the application is not in good order, the client will no longer be able to apply for SecureCare Universal Life and will need to apply for SecureCare III. Remember that:
 - § In pre-appointment states, agents need to be pre-appointed before they take the application. [See a list of pre-appointment states \(on page 3\).](#)
 - § Agents must complete any state-required LTC training before they take the application. [Review LTC licensing and training requirements in each state.](#)
 - § If a client has already submitted an application for SecureCare Universal Life and started the underwriting process, but wants to switch to SecureCare III, the new application is required. This must be sent to us, along with a cover letter explaining the desired change. Any completed underwriting requirements will be applied to the new application.
 - § SecureCare Universal Life policies that have already been issued, paid and in-force cannot be exchanged for SecureCare III, unless the policy is in its free-look period.