

SecureCare III price improvement

Effective January 23, rates for SecureCare™ III will be reduced by 25 percent across all case scenarios in all states except AZ, CA, CT, DE, DC, FL, IN, MT, NJ, ND, NY, SC and SD. SecureCare III is a long-term care (LTC) and nonparticipating whole life insurance policy.

Transition Rules:

- The new SecureCare III rates will be available January 23, 2023 in all states except AZ, CA, CT, DE, DC, FL, IN, MT, NJ, ND, NY, SC and SD.
- All pending applications that have an effective date on or after January 23, 2023 will automatically be eligible for and receive the new pricing. This will result in a face amount that is higher than originally illustrated.
- Policies that have already been issued, paid and/or are in-force are not eligible for the new rates.
- SecureCare III's normal backdating rules and age limitations apply. To receive the new pricing, we cannot backdate prior to January 23, 2023.



INSURANCE
INVESTMENTS
RETIREMENT

Connect with us



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.

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

SecureCare III 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 proceeds will be reduced by a long-term care or terminal illness benefit payment under this policy. Clients should 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 is a general communication for informational and educational purposes. The materials and the information are not designed, or intended, to be applicable to any person's individual circumstances. 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. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their products.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group.

For financial professional use only. Not for use with the public. This material may not be reproduced in any form where it would be accessible to the general public.

View this email as a [web page](#).

This is a required communication from Securian Financial and may not be opted out of. It is being sent to you regardless of your marketing email subscriptions or opt-out status. If you would like to manage your preferences for future marketing communications visit our [profile center](#). We respect your privacy. We will not release your email address for any purpose.

Securian Financial Group, Inc.
[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098
©2023 Securian Financial Group, Inc. All rights reserved.

F95989-86 1-2023 DOFU 1-2023
2645167