

< News and announcements

LIFE INSURANCE

SecureCare multi-pay now available in IN, DE and NJ!

December 19, 2018

Thanks to our enhanced SecureCare Universal Life, your long-term care (LTC) conversation just got easier.

Now you can offer a long-term care insurance option that gives your clients the flexibility, simplicity and freedom they deserve. Our new-and-improved SecureCare is now available in Indiana, Delaware and New Jersey, and boasts enhanced features and benefits, including:

- Cash indemnity benefits
- Single and multi-pay options
- Reduced-paid up benefit¹

Learn more

¹Reduced paid-up benefit refers to the reduced paid-up nonforfeiture benefit that purchases paid-up insurance in the event of premium lapse.

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

SecureCare Universal Life Insurance includes the Acceleration for Long-Term Care Agreement. The Acceleration for Long-Term Care Agreement is a tax qualified long-term care agreement that covers care such as nursing care, home and community based care, and informal care as defined in this agreement. This agreement provides for the payment of a monthly benefit for qualified long-term care services. This agreement is 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 this agreement may be taxable.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

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.

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

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.

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Insurance products are issued by Minnesota Life Insurance Company or 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 Saint 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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