



SecureCare III repriced in New Jersey

Effective today, May 8, 2023, rates for SecureCare™ III, a long-term care (LTC) and nonparticipating whole life insurance policy, were decreased by 25 percent across all case scenarios in New Jersey.

All pending applications that have an effective date on or after May 8, 2023, will automatically be eligible for and receive the new pricing. This will result in a face amount that is higher than originally illustrated.

SecureCare III's new rates are now available in all states except AZ, DE, DC, IN, ND, SC and SD.¹

You take pride in offering your clients the best LTC solution -- we think you'll find it with SecureCare III.

SecureCare III offers:

- Competitive pricing and robust cash indemnity LTC benefits
- Three return of premium options, including LTC Boost²
- Enhanced flexibility to customize the policy for each client's needs

See for yourself

Contact us

Questions?

Please call our SecureCare Sales Support Team at **1-888-900-1962**



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1. The SecureCare product line is not available in CA, MT or NY.

2. The death proceeds, return of premium amount and long-term care benefit amount depend, in part, on the return of premium option selected on the policy application. This option cannot be changed after the policy is issued. For more information regarding return of premium options, please review the contract.

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.

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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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