



SecureLink® Chronic Illness Access Fixed Indexed Annuity

Insurance products issued by:
Minnesota Life Insurance Company

Experience sales success

with SecureLink® Chronic Illness Access



SecureLink Chronic Illness Access and the Accelerated Death Benefit Rider¹ (automatically included for an additional cost) offers a unique and flexible solution for your clients' needs, making it easier for you to engage new prospects and earn more business.

1. In certain states this rider is named the Roll-up Death Benefit with Enhanced Surrender Value Rider. Please refer to the SecureLink Chronic Illness Access Quick Facts for product features, variations and terminology used in each state.



8%

death benefit roll-up²

Flexibility

to access the death benefit
if needs arise

No underwriting,³

making it easy for you to
place new business

2. In most states, the maximum Roll-up Value (200%) is based on contract value, which can grow based on interest earned, or decline due to rider charges. As a result, once the death benefit reaches the maximum, it may fluctuate up or down as the contract value changes. In New Jersey, the maximum is 200% of the purchase payment less withdrawals.

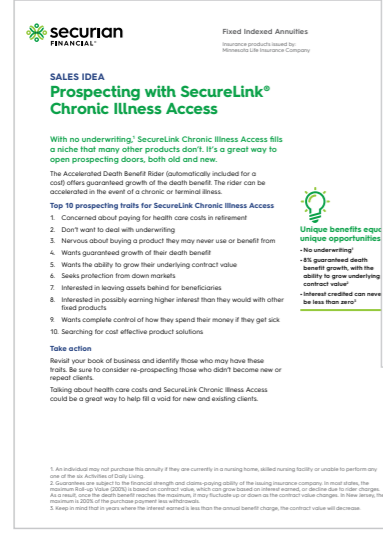
3. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six Activities of Daily Living.

Annuity Sales Desk: 1-866-335-7355



Step 1

Use our [Top 10 prospecting ideas](#) to identify potential candidates. Be sure to consider re-prospecting those who didn't become repeat clients.



SALES IDEA
Prospecting with SecureLink® Chronic Illness Access

With no underwriting* SecureLink Chronic Illness Access fills a niche that many other products don't. It's a great way to open prospecting doors, both old and new.

The Accelerated Death Benefit Rider (automatically included for a cost) offers guaranteed growth of the death benefit. The rider can be accelerated in the event of a chronic or terminal illness.

Top 10 prospecting traits for SecureLink Chronic Illness Access

1. Concerned about paying for health care costs in retirement
2. Don't want to deal with underwriting
3. Nervous about buying a product they may never use or benefit from
4. Wants guaranteed growth of their death benefit†
5. Wants the ability to grow their underlying contract value
6. Seeks protection from down markets
7. Interested in having assets benefit for beneficiaries
8. Interested in possibly earning higher interest than they would with other fixed products
9. Wants complete control of how they spend their money if they get sick
10. Searching for cost effective product solutions

Unique benefits equate unique opportunities

- No underwriting*
- 8% guaranteed death benefit growth, with the ability to grow underlying contract value†
- Interest credited can have less than zero**

Talk it over!
Revisit your book of business and identify those who may have these traits. Be sure to consider re-prospecting those who didn't become new or repeat clients.

Talking about health care costs and SecureLink Chronic Illness Access could be a great way to help fill a void for new and existing clients.

1. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six activities of daily living.
2. Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. In most states, the minimum bid is \$10,000. This is based on contract value, which can grow based on interest earned or dividends due to stock changes. As of 1/1/2024, the death benefit is \$100,000. If you die on the contract, there is no charge.
3. Interest is 8% for the purchase period less administrative fees.
4. Keep in mind that in years where the interest earned is less than the annual benefit charge, the contract value will decrease.



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SOUND STRATEGIES
Health care costs: A major factor in retirement

As individuals and couples evaluate where they are financially in preparing for retirement, a common thought is "we will be okay ... unless one of us gets sick."

There is no denying that expenses associated with chronic or terminal illness can throw a major wrench into any well-planned retirement. It's a crucial step to think about and plan ahead for any unexpected health events. These statistics reinforce why.

- More than 1.9 million new cases of cancer are expected to be diagnosed in the U.S. in 2022†
- 4.5 million Americans are living with Alzheimer's disease. By 2050, this number is projected to rise to nearly 12.7 million.‡
- Approximate lifetime cost of care for an individual living with dementia in 2021 - \$377,621.‡
- Medicare Part A covers the first 20 days of skilled nursing care with \$0 coinsurance for each benefit period. For the next 80 days of skilled nursing care, the beneficiary pays \$185.50 per day in coinsurance. Custodial long-term nursing home care is not covered.‡

With a sound strategy, your financial professional can help you prepare your retirement income for what matters most.

1. American Cancer Society, Cancer Facts & Figures 2022. 2. Alzheimer's Association. 2022. Alzheimer's Disease Facts and Figures. Alzheimer's Dementia 2022:18. 3. Alzheimer's Association. 2022. Alzheimer's Disease Facts and Figures. Alzheimer's Dementia 2022:18.

Not a deposit - Not FDIC-insured - Not insured by any federal government agency - Not guaranteed by any bank or credit union - May go down in value

Step 2

Use these consumer-friendly materials to host a seminar and position yourself as a go-to resource for health care.

- [Health care sound strategy](#)
- [Health care seminar](#)
- [Seminar invite](#)



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Focus on Health Care Costs in Retirement

With a sound strategy, your financial professional can help you prepare your retirement income for what matters most.

Flexibility for life's uncertainties
Planning for retirement with an eye on healthcare
Attend the upcoming workshop

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Flexibility for life's uncertainties
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Learn more



Contact the Annuity Sales Desk at **1-866-335-7355**

or



[view our e-toolkit to learn more](#)



An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. There are charges and expenses associated with annuities, such as surrender charges (deferred sales charge) for early withdrawals.

The SecureLink Chronic Illness Access fixed indexed annuity and Accelerated Death Benefit are not long-term care insurance. They are not a qualified benefit under the Internal Revenue Code. The Accelerated Death Benefit is automatically included in every contract and provides an option to accelerate death benefit proceeds in the event that the owner becomes chronically or terminally ill. Withdrawals or surrender of contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal.

Some products and features may not be available in all states and features may vary by state. Not all products, features and optional benefits are available from all firms. Guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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