

SecureCare III competitive comparison

Multi-pay

See where SecureCare III ranks #1 in multi-pay scenarios

The following hypothetical examples are for illustrative purposes only. Each table compares SecureCare III, a long-term care (LTC) and nonparticipating whole life policy, to policies from three other companies using the most commonly illustrated return of premium option for each carrier.

Note that SecureCare III includes the optional Premium Waiver for LTC Agreement. This means if the client went on claim and started receiving benefits before their policy was paid up, Securian Financial would cover their entire premium, both the life and LTC portion, while they were receiving benefits.



Discover SecureCare III
marketing resources

securian.com/securecare-tools



Questions?

Call Your SecureCare
Sales Support Team today:

1-877-696-6654

(Securian Financial and
Broker-Dealer)

1-888-900-1962

(Independent Brokerage)

55-year-old male, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard Fixed Advantage ^{o2}	CareMatters® II ⁵	Asset Care®
\$10,000, 10-pay; 4-year benefit	Initial face amount	\$204,121	\$135,990	\$197,744	\$160,746 ⁴
	Day 1 total LTC benefit	\$408,242	\$271,980	\$395,488	\$321,492 ⁴
	Day 1 monthly LTC benefit	\$8,505	\$5,666	\$8,239	\$6,430 ⁴
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁴
	Age 85 total LTC benefits	\$408,242	\$271,980	\$395,488	\$321,492 ⁴
	Age 85 monthly LTC benefits	\$8,505	\$5,666	\$8,239	\$6,430 ⁴
	Age 85 surrender value	\$166,976	\$70,000	\$160,082	\$127,677 ⁴
	Guaranteed Death Benefit	\$204,121	\$135,990	\$197,744	\$160,746 ⁴
\$10,000, 10-pay; 4-year benefit 3% compound inflation	Initial face amount	\$153,393	\$156,574	\$146,904	\$123,594 ⁴
	Day 1 total LTC benefit	\$320,870	\$327,524	\$307,297	\$247,188 ⁴
	Day 1 monthly LTC benefit	\$6,391	\$6,524	\$6,121	\$4,944 ⁴
	Day 1 surrender value	N/A	\$7,000	\$8,260	N/A ⁴
	Age 85 total LTC benefits	\$778,835	\$794,986	\$745,890	\$446,454 ⁴
	Age 85 monthly LTC benefits	\$15,514	\$15,835	\$14,857	\$8,929 ⁴
	Age 85 surrender value	\$125,479	\$70,000	\$118,925	\$98,168 ⁴
	Guaranteed Death Benefit	\$153,393	\$156,574	\$146,904	\$123,594 ⁴
\$10,000, 10-pay; 5-year benefit	Initial face amount	\$200,958	\$135,295	\$195,871	\$167,252 ⁵
	Day 1 total LTC benefit	\$502,395	\$338,238	\$489,677	\$334,504 ⁵
	Day 1 monthly LTC benefit	\$8,373	\$5,637	\$8,161	\$5,018 ⁵
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁵
	Age 85 total LTC benefits	\$502,395	\$338,238	\$489,677	\$334,504 ⁵
	Age 85 monthly LTC benefits	\$8,373	\$5,637	\$8,161	\$5,018 ⁵
	Age 85 surrender value	\$164,389	\$70,000	\$158,565	\$132,845 ⁵
	Guaranteed Death Benefit	\$200,958	\$135,295	\$195,871	\$167,252 ⁵
\$10,000, 10-pay; 5-year benefit 3% compound inflation	Initial face amount	\$149,298	\$155,588	\$145,187	\$134,120 ⁵
	Day 1 total LTC benefit	\$396,322	\$413,019	\$385,408	\$268,240 ⁵
	Day 1 monthly LTC benefit	\$6,221	\$6,483	\$6,049	\$4,024 ⁵
	Day 1 surrender value	N/A	\$7,000	\$8,164	N/A ⁵
	Age 85 total LTC benefits	\$961,977	\$1,002,506	\$935,485	\$484,476 ⁵
	Age 85 monthly LTC benefits	\$15,099	\$15,736	\$14,684	\$7,267 ⁵
	Age 85 surrender value	\$122,129	\$70,000	\$117,534	\$106,529 ⁵
	Guaranteed Death Benefit	\$149,298	\$155,588	\$145,187	\$134,120 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months with 20-year inflation on the AOB and COB.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months with 20-year inflation on the AOB and COB.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard Fixed Advantage ²	CareMatters® II ⁵	Asset Care®
\$10,000, 10-pay; 6-year benefit	Initial face amount	\$199,211	\$130,684	\$194,409	\$174,428 ⁶
	Day 1 total LTC benefit	\$597,633	\$392,052	\$583,228	\$348,856 ⁶
	Day 1 monthly LTC benefit	\$8,300	\$5,445	\$8,100	\$3,489 ⁶
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁶
	Age 85 total LTC benefits	\$597,633	\$392,052	\$583,228	\$348,856 ⁶
	Age 85 monthly LTC benefits	\$8,300	\$5,445	\$8,100	\$3,489 ⁶
	Age 85 surrender value	\$162,959	\$70,000	\$157,382	\$138,545 ⁶
	Guaranteed Death Benefit	\$199,211	\$130,684	\$194,409	\$174,428 ⁶
\$10,000, 10-pay; 6-year benefit 3% compound inflation	Initial face amount	\$147,085	\$150,813	\$142,141	\$148,042 ⁶
	Day 1 total LTC benefit	\$475,703	\$487,760	\$459,714	\$296,164 ⁶
	Day 1 monthly LTC benefit	\$6,129	\$6,284	\$5,923	\$2,962 ⁶
	Day 1 surrender value	N/A	\$7,000	\$7,992	N/A ⁶
	Age 85 total LTC benefits	\$1,154,656	\$1,183,922	\$1,115,846	\$534,911 ⁶
	Age 85 monthly LTC benefits	\$14,876	\$15,253	\$14,376	\$5,349 ⁶
	Age 85 surrender value	\$120,319	\$70,000	\$115,069	\$117,619 ⁶
	Guaranteed Death Benefit	\$147,085	\$150,813	\$142,141	\$148,042 ⁶
\$10,000, 10-pay; maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$134,236	\$150,813	\$141,077	\$102,764
	Day 1 total LTC benefit	\$596,836	\$487,760	\$540,497	unlimited
	Day 1 monthly LTC benefit	\$5,593	\$6,284	\$5,878	\$4,111
	Day 1 surrender value	N/A	\$7,000	\$7,932	N/A
	Age 85 total LTC benefits	\$1,448,677	\$1,183,922	\$1,311,928	unlimited
	Age 85 monthly LTC benefits	\$13,576	\$15,253	\$14,268	\$7,424
	Age 85 surrender value	\$109,808	\$70,000	\$114,207	\$81,623
	Guaranteed Death Benefit	\$134,236	\$150,813	\$141,077	\$102,764

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months with 20-year inflation on the AOB and COB.
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6. Calculated with 50 month Acceleration of Benefits (AOB) and 50 month Continuation of Benefits Rider (COB). Total of 100 months with 20-year inflation on the AOB and COB.
7. Maximum benefit duration allowed with 3% compound inflation illustrated. For Securian that is 8 years, for Lincoln that is 6 years, for Nationwide that is 7 years, and for OneAmerica that is lifetime.

55-year-old female, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard Fixed Advantage ^{o2}	CareMatters® II ⁵	Asset Care®
\$10,000, 10-pay; 4-year benefit	Initial face amount	\$197,954	\$128,397	\$190,971	\$165,098 ⁴
	Day 1 total LTC benefit	\$395,908	\$256,794	\$381,941	\$330,196 ⁴
	Day 1 monthly LTC benefit	\$8,248	\$5,350	\$7,957	\$6,604 ⁴
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁴
	Age 85 total LTC benefits	\$395,908	\$256,794	\$381,941	\$330,196 ⁴
	Age 85 monthly LTC benefits	\$8,248	\$5,350	\$7,957	\$6,604 ⁴
	Age 85 surrender value	\$155,987	\$70,000	\$133,380	\$125,750 ⁴
	Guaranteed Death Benefit	\$197,954	\$128,397	\$190,971	\$165,098 ⁴
\$10,000, 10-pay; 4-year benefit 3% compound inflation	Initial face amount	\$137,703	\$143,131	\$134,345	\$109,493 ⁴
	Day 1 total LTC benefit	\$288,049	\$299,404	\$281,024	\$218,986 ⁴
	Day 1 monthly LTC benefit	\$5,738	\$5,964	\$5,598	\$4,380 ⁴
	Day 1 surrender value	N/A	\$7,000	\$6,839	N/A ⁴
	Age 85 total LTC benefits	\$699,171	\$726,731	\$682,120	\$395,517 ⁴
	Age 85 monthly LTC benefits	\$13,927	\$14,476	\$13,587	\$7,910 ⁴
	Age 85 surrender value	\$108,510	\$70,000	\$104,287	\$83,398 ⁴
	Guaranteed Death Benefit	\$137,703	\$143,131	\$134,345	\$109,493 ⁴
\$10,000, 10-pay; 5-year benefit	Initial face amount	\$192,030	\$123,620	\$187,514	\$176,584 ⁵
	Day 1 total LTC benefit	\$480,075	\$309,050	\$468,785	\$353,168 ⁵
	Day 1 monthly LTC benefit	\$8,001	\$5,151	\$7,813	\$5,298 ⁵
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁵
	Age 85 total LTC benefits	\$480,075	\$309,050	\$468,785	\$353,168 ⁵
	Age 85 monthly LTC benefits	\$8,001	\$5,151	\$7,813	\$5,298 ⁵
	Age 85 surrender value	\$151,319	\$70,000	\$145,560	\$134,499 ⁵
	Guaranteed Death Benefit	\$192,030	\$123,620	\$187,514	\$176,584 ⁵
\$10,000, 10-pay; 5-year benefit 3% compound inflation	Initial face amount	\$130,886	\$134,482	\$125,843	\$121,669 ⁵
	Day 1 total LTC benefit	\$347,446	\$356,992	\$334,058	\$243,338 ⁵
	Day 1 monthly LTC benefit	\$5,454	\$5,603	\$5,243	\$3,650 ⁵
	Day 1 surrender value	N/A	\$7,000	\$6,406	N/A ⁵
	Age 85 total LTC benefits	\$843,342	\$866,512	\$810,846	\$439,500 ⁵
	Age 85 monthly LTC benefits	\$13,237	\$13,601	\$12,727	\$6,593 ⁵
	Age 85 surrender value	\$103,138	\$70,000	\$97,687	\$92,672 ⁵
	Guaranteed Death Benefit	\$130,886	\$134,482	\$125,843	\$121,669 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
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5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months with 20-year inflation on the AOB and COB.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard Fixed Advantage ²	CareMatters® II ³	Asset Care®
\$10,000, 10-pay; 6-year benefit	Initial face amount	\$188,298	\$122,005	\$181,768	\$192,826 ⁶
	Day 1 total LTC benefit	\$564,894	\$366,016	\$545,304	\$385,652 ⁶
	Day 1 monthly LTC benefit	\$7,846	\$5,084	\$7,574	\$3,857 ⁶
	Day 1 surrender value	N/A	\$7,000	\$9,253	N/A ⁶
	Age 85 total LTC benefits	\$564,894	\$366,016	\$545,304	\$385,652 ⁶
	Age 85 monthly LTC benefits	\$7,846	\$5,084	\$7,574	\$3,857 ⁶
	Age 85 surrender value	\$148,378	\$70,000	\$141,099	\$146,870 ⁶
	Guaranteed Death Benefit	\$188,298	\$122,005	\$181,768	\$192,826 ⁶
\$10,000, 10-pay 6-year benefit 3% compound inflation	Initial face amount	\$126,694	\$130,660	\$121,939	\$141,823 ⁶
	Day 1 total LTC benefit	\$409,754	\$422,581	\$394,376	\$283,646 ⁶
	Day 1 monthly LTC benefit	\$5,279	\$5,444	\$5,081	\$2,836 ⁶
	Day 1 surrender value	N/A	\$7,000	\$6,208	N/A ⁶
	Age 85 total LTC benefits	\$994,582	\$1,025,715	\$957,255	\$512,302 ⁶
	Age 85 monthly LTC benefits	\$12,813	\$13,215	\$12,332	\$5,123 ⁶
	Age 85 surrender value	\$99,835	\$70,000	\$94,657	\$108,022 ⁶
	Guaranteed Death Benefit	\$126,694	\$130,660	\$121,939	\$141,823 ⁶
\$10,000, 10-pay maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$110,189	\$130,660	\$115,691	\$73,909
	Day 1 total LTC benefit	\$489,919	\$422,581	\$443,238	unlimited
	Day 1 monthly LTC benefit	\$4,591	\$5,444	\$4,820	\$2,956
	Day 1 surrender value	N/A	\$7,000	\$5,890	N/A
	Age 85 total LTC benefits	\$1,189,162	\$1,025,715	\$1,075,855	unlimited
	Age 85 monthly LTC benefits	\$11,144	\$13,215	\$11,700	\$5,340
	Age 85 surrender value	\$86,829	\$70,000	\$89,806	\$56,294
	Guaranteed Death Benefit	\$110,189	\$130,660	\$115,691	\$73,909

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

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7. Maximum benefit duration allowed with 3% compound inflation illustrated. For Securian that is 8 years, for Lincoln that is 6 years, for Nationwide that is 7 years, and for OneAmerica that is lifetime.

60-year-old male, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard Fixed Advantage ²	CareMatters® II ⁵	Asset Care®
\$10,000, 10-pay; 4-year benefit	Initial face amount	\$168,052	\$123,898	\$163,872	\$138,619 ⁴
	Day 1 total LTC benefit	\$336,104	\$247,796	\$327,744	\$277,238 ⁴
	Day 1 monthly LTC benefit	\$7,002	\$5,162	\$6,828	\$5,545 ⁴
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁴
	Age 85 total LTC benefits	\$336,104	\$247,796	\$327,744	\$277,238 ⁴
	Age 85 monthly LTC benefits	\$7,002	\$5,162	\$6,828	\$5,545 ⁴
	Age 85 surrender value	\$137,471	\$70,000	\$132,661	\$110,102 ⁴
	Guaranteed Death Benefit	\$168,052	\$123,898	\$163,872	\$138,619 ⁴
\$10,000, 10-pay; 4-year benefit 3% compound inflation	Initial face amount	\$131,225	\$142,180	\$125,676	\$105,932 ⁴
	Day 1 total LTC benefit	\$274,498	\$297,414	\$262,890	\$211,864 ⁴
	Day 1 monthly LTC benefit	\$5,468	\$5,924	\$5,236	\$4,237 ⁴
	Day 1 surrender value	N/A	\$7,000	\$8,308	N/A ⁴
	Age 85 total LTC benefits	\$574,738	\$622,719	\$550,433	\$382,654 ⁴
	Age 85 monthly LTC benefits	\$11,448	\$12,404	\$10,964	\$7,653 ⁴
	Age 85 surrender value	\$107,345	\$70,000	\$101,739	\$84,140 ⁴
	Guaranteed Death Benefit	\$131,225	\$142,180	\$125,676	\$105,932 ⁴
\$10,000, 10-pay; 5-year benefit	Initial face amount	\$165,429	\$122,436	\$162,485	\$144,675 ⁵
	Day 1 total LTC benefit	\$413,573	\$306,090	\$406,213	\$289,350 ⁵
	Day 1 monthly LTC benefit	\$6,893	\$5,102	\$6,770	\$4,340 ⁵
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁵
	Age 85 total LTC benefits	\$413,573	\$306,090	\$406,213	\$289,350 ⁵
	Age 85 monthly LTC benefits	\$6,893	\$5,102	\$6,770	\$4,340 ⁵
	Age 85 surrender value	\$135,325	\$70,000	\$131,539	\$114,912 ⁵
	Guaranteed Death Benefit	\$165,429	\$122,463	\$162,485	\$144,675 ⁵
\$10,000, 10-pay 5-year benefit 3% compound inflation	Initial face amount	\$127,915	\$140,468	\$125,398	\$115,326 ⁵
	Day 1 total LTC benefit	\$339,560	\$372,882	\$332,876	\$230,652 ⁵
	Day 1 monthly LTC benefit	\$5,330	\$5,853	\$5,225	\$3,460 ⁵
	Day 1 surrender value	N/A	\$7,000	\$8,290	N/A ⁵
	Age 85 total LTC benefits	\$710,962	\$780,732	\$696,969	\$416,588 ⁵
	Age 85 monthly LTC benefits	\$11,159	\$12,255	\$10,940	\$6,249 ⁵
	Age 85 surrender value	\$104,638	\$70,000	\$101,514	\$91,601 ⁵
	Guaranteed Death Benefit	\$127,915	\$140,468	\$125,398	\$115,326 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

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2. Illustrated using Basic ROP option.
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		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard Fixed Advantage ²	CareMatters® II ³	Asset Care®
\$10,000, 10-pay; 6-year benefit	Initial face amount	\$164,017	\$119,913	\$160,193	\$151,584 ⁶
	Day 1 total LTC benefit	\$492,051	\$359,739	\$480,579	\$303,168 ⁶
	Day 1 monthly LTC benefit	\$6,834	\$4,996	\$6,675	\$3,032 ⁶
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁶
	Age 85 total LTC benefits	\$492,051	\$359,739	\$480,579	\$303,168 ⁶
	Age 85 monthly LTC benefits	\$6,834	\$4,996	\$6,675	\$3,032 ⁶
	Age 85 surrender value	\$134,170	\$70,000	\$129,683	\$120,400 ⁶
	Guaranteed Death Benefit	\$164,017	\$119,913	\$160,193	\$151,584 ⁶
\$10,000, 10-pay 6-year benefit 3% compound inflation	Initial face amount	\$126,157	\$138,800	\$122,541	\$128,057 ⁶
	Day 1 total LTC benefit	\$408,018	\$448,908	\$396,324	\$256,114 ⁶
	Day 1 monthly LTC benefit	\$5,257	\$5,783	\$5,106	\$2,561 ⁶
	Day 1 surrender value	N/A	\$7,000	\$8,101	N/A ⁶
	Age 85 total LTC benefits	\$854,298	\$939,913	\$829,814	\$462,575 ⁶
	Age 85 monthly LTC benefits	\$11,006	\$12,109	\$10,691	\$4,626 ⁶
	Age 85 surrender value	\$103,199	\$70,000	\$99,202	\$101,713 ⁶
	Guaranteed Death Benefit	\$126,157	\$138,800	\$122,541	\$128,057 ⁶
\$10,000, 10-pay maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$116,022	\$138,800	\$121,407	\$87,138
	Day 1 total LTC benefit	\$515,853	\$448,908	\$465,138	unlimited
	Day 1 monthly LTC benefit	\$4,834	\$5,783	\$5,059	\$3,486
	Day 1 surrender value	N/A	\$7,000	\$8,026	N/A
	Age 85 total LTC benefits	\$1,080,082	\$939,913	\$973,895	unlimited
	Age 85 monthly LTC benefits	\$10,122	\$12,109	\$10,592	\$6,295
	Age 85 surrender value	\$94,909	\$70,000	\$98,284	\$69,212
	Guaranteed Death Benefit	\$116,022	\$138,800	\$121,407	\$87,138

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

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60-year-old female, non-tobacco underwriting rating with couples discount

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard Fixed Advantage ²	CareMatters® II ⁵	Asset Care®
\$10,000, 10-pay; 4-year benefit	Initial face amount	\$162,441	\$114,308	\$158,493	\$141,402 ⁴
	Day 1 total LTC benefit	\$324,882	\$228,616	\$316,986	\$282,804 ⁴
	Day 1 monthly LTC benefit	\$6,768	\$4,763	\$6,604	\$5,656 ⁴
	Day 1 surrender value	N/A	\$7,000	\$9,500	N/A ⁴
	Age 85 total LTC benefits	\$324,882	\$228,616	\$316,986	\$282,804 ⁴
	Age 85 monthly LTC benefits	\$6,768	\$4,763	\$6,604	\$5,656 ⁴
	Age 85 surrender value	\$128,003	\$70,000	\$123,032	\$107,702 ⁴
	Guaranteed Death Benefit	\$162,441	\$114,308	\$158,493	\$141,402 ⁴
\$10,000, 10-pay; 4-year benefit 3% compound inflation	Initial face amount	\$118,595	\$127,559	\$114,771	\$91,895 ⁴
	Day 1 total LTC benefit	\$248,079	\$266,830	\$240,079	\$183,790 ⁴
	Day 1 monthly LTC benefit	\$4,941	\$5,315	\$4,782	\$3,676 ⁴
	Day 1 surrender value	N/A	\$7,000	\$6,885	N/A ⁴
	Age 85 total LTC benefits	\$519,422	\$558,682	\$502,673	\$331,949 ⁴
	Age 85 monthly LTC benefits	\$10,346	\$11,129	\$10,013	\$6,639 ⁴
	Age 85 surrender value	\$93,453	\$70,000	\$89,092	\$69,994 ⁴
	Guaranteed Death Benefit	\$118,595	\$127,559	\$114,771	\$91,895 ⁴
\$10,000, 10-pay; 5-year benefit	Initial face amount	\$157,475	\$109,119	\$153,686	\$151,952 ⁵
	Day 1 total LTC benefit	\$393,688	\$272,798	\$384,215	\$303,904 ⁵
	Day 1 monthly LTC benefit	\$6,561	\$4,547	\$6,404	\$4,559 ⁵
	Day 1 surrender value	N/A	\$7,000	\$9,219	N/A ⁵
	Age 85 total LTC benefits	\$393,688	\$272,798	\$384,215	\$303,904 ⁵
	Age 85 monthly LTC benefits	\$6,561	\$4,547	\$6,404	\$4,559 ⁵
	Age 85 surrender value	\$124,090	\$70,000	\$119,300	\$115,737 ⁵
	Guaranteed Death Benefit	\$157,475	\$109,119	\$153,686	\$151,952 ⁵
\$10,000, 10-pay; 5-year benefit 3% compound inflation	Initial face amount	\$112,952	\$118,734	\$108,102	\$103,669 ⁵
	Day 1 total LTC benefit	\$299,839	\$315,187	\$286,963	\$207,338 ⁵
	Day 1 monthly LTC benefit	\$4,706	\$4,947	\$4,504	\$3,110 ⁵
	Day 1 surrender value	N/A	\$7,000	\$6,485	N/A ⁵
	Age 85 total LTC benefits	\$627,796	\$659,932	\$600,838	\$374,479 ⁵
	Age 85 monthly LTC benefits	\$9,854	\$10,359	\$9,431	\$5,617 ⁵
	Age 85 surrender value	\$89,006	\$70,000	\$83,915	\$78,962 ⁵
	Guaranteed Death Benefit	\$112,952	\$118,734	\$108,102	\$103,669 ⁵

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.
2. Illustrated using Basic ROP option.
3. Illustrated using Maximum LTC Benefit as the ROP option.
4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months with 20-year inflation on the AOB and COB.
5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months with 20-year inflation on the AOB and COB.

		Securian Financial	Lincoln Financial Group	Nationwide®	OneAmerica®
		SecureCare III ¹	MoneyGuard Fixed Advantage ²	CareMatters® II ⁵	Asset Care®
\$10,000, 10-pay; 6-year benefit	Initial face amount	\$154,384	\$108,245	\$149,439	\$167,336 ⁶
	Day 1 total LTC benefit	\$463,152	\$324,735	\$448,318	\$334,672 ⁶
	Day 1 monthly LTC benefit	\$6,433	\$4,510	\$6,227	\$3,347 ⁶
	Day 1 surrender value	N/A	\$7,000	\$8,965	N/A ⁶
	Age 85 total LTC benefits	\$463,152	\$324,735	\$448,318	\$334,672 ⁶
	Age 85 monthly LTC benefits	\$6,433	\$4,510	\$6,227	\$3,347 ⁶
	Age 85 surrender value	\$121,654	\$70,000	\$116,004	\$127,455 ⁶
	Guaranteed Death Benefit	\$154,384	\$108,245	\$149,439	\$167,336 ⁶
\$10,000, 10-pay 6-year benefit 3% compound inflation	Initial face amount	\$109,502	\$115,808	\$105,053	\$121,359 ⁶
	Day 1 total LTC benefit	\$354,152	\$374,547	\$339,762	\$242,718 ⁶
	Day 1 monthly LTC benefit	\$4,563	\$4,825	\$4,377	\$2,427 ⁶
	Day 1 surrender value	N/A	\$7,000	\$6,302	N/A ⁶
	Age 85 total LTC benefits	\$741,516	\$784,218	\$711,385	\$438,380 ⁶
	Age 85 monthly LTC benefits	\$9,553	\$10,103	\$9,165	\$4,384 ⁶
	Age 85 surrender value	\$86,287	\$70,000	\$81,548	\$92,436 ⁶
	Guaranteed Death Benefit	\$109,502	\$115,808	\$105,053	\$121,359 ⁶
\$10,000, 10-pay maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$96,039	\$115,808	\$102,032	\$61,805
	Day 1 total LTC benefit	\$427,005	\$374,547	\$390,910	unlimited
	Day 1 monthly LTC benefit	\$4,002	\$4,825	\$4,251	\$2,472
	Day 1 surrender value	N/A	\$7,000	\$6,121	N/A
	Age 85 total LTC benefits	\$894,055	\$784,218	\$818,478	unlimited
	Age 85 monthly LTC benefits	\$8,379	\$10,103	\$8,901	\$4,465
	Age 85 surrender value	\$75,679	\$70,000	\$79,204	\$47,075
	Guaranteed Death Benefit	\$96,039	\$115,808	\$102,032	\$61,805

KEY ● SecureCare III ranks #1
● SecureCare III ranks #2

1. Illustrated numbers reflect LTC Boost as the ROP option and the Premium Waiver for Long-Term Care Agreement.

2. Illustrated using Basic ROP option.

3. Illustrated using Maximum LTC Benefit as the ROP option.

4. Calculated with 25 month Acceleration of Benefits (AOB) and 25 month Continuation of Benefits Rider (COB). Total of 50 months with 20-year inflation on the AOB and COB.

5. Calculated with 33 month Acceleration of Benefits (AOB) and 33 month Continuation of Benefits Rider (COB). Total of 66 months with 20-year inflation on the AOB and COB.

6. Calculated with 50 month Acceleration of Benefits (AOB) and 50 month Continuation of Benefits Rider (COB). Total of 100 months with 20-year inflation on the AOB and COB.

7. Maximum benefit duration allowed with 3% compound inflation illustrated. For Securian it is 8 years, for Lincoln it is 6 years, for Nationwide it is 7 years, and for OneAmerica it is lifetime.

All illustration and benchmarking data provided by Competitor Illustration Software, January 2024.

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to account options, rider availability, surrender periods or fees and expenses. For information regarding these and other factors please consult each company's respective policies.

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

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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.

The optional Long-Term Care Inflation Protection Agreement is available with 3% simple interest, 3% compound interest, 5% simple interest or 5% compound interest.

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.

Upon surrender, the policy owner will receive the surrender value proceeds. The surrender value proceeds may not equal the sum of premiums paid. Surrenders are subject to the return of premium option selected and the premium vesting schedule (if applicable). For more information regarding return of premium options, please consult with your financial professional.

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.

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