

SecureCare III competitive comparison

Single pay

See where SecureCare III ranks #1 in single-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.

The comparisons help emphasize why it's so important to start discussing LTC with your clients earlier in life. Younger clients typically have a better chance of being approved for coverage, and they can potentially receive a higher initial face amount and LTC 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)

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 ³	Asset Care®
\$100,000 4-year benefit no inflation	Initial face amount	\$207,455	\$153,545	\$201,982	\$179,539 ⁴
	Day 1 total LTC benefit	\$414,910	\$307,090	\$403,964	\$359,078 ⁴
	Day 1 monthly LTC benefit	\$8,644	\$6,398	\$8,416	\$7,182 ⁴
	Day 1 surrender value	\$95,737	\$70,000	\$87,580	\$78,767 ⁴
	Age 85 total LTC benefits	\$414,910	\$307,090	\$403,964	\$359,078 ⁴
	Age 85 monthly LTC benefits	\$8,644	\$6,398	\$8,416	\$7,182 ⁴
	Age 85 surrender value	\$169,703	\$70,000	\$163,513	\$142,604 ⁴
	Guaranteed death benefit	\$207,455	\$153,545	\$201,982	\$179,539 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$161,993	\$176,200	\$156,047	\$137,044 ⁴
	Day 1 total LTC benefit	\$338,859	\$368,578	\$326,421	\$274,088 ⁴
	Day 1 monthly LTC benefit	\$6,750	\$7,342	\$6,502	\$5,482 ⁴
	Day 1 surrender value	\$74,757	\$70,000	\$67,663	\$60,124 ⁴
	Age 85 total LTC benefits	\$709,496	\$771,720	\$683,453	\$495,039 ⁴
	Age 85 monthly LTC benefits	\$14,132	\$15,372	\$13,614	\$9,901 ⁴
	Age 85 surrender value	\$132,514	\$70,000	\$126,326	\$108,851 ⁴
	Guaranteed death benefit	\$161,993	\$176,200	\$156,047	\$137,044 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$204,217	\$151,733	\$200,091	\$187,557 ⁵
	Day 1 total LTC benefit	\$510,543	\$379,333	\$500,228	\$375,114 ⁵
	Day 1 monthly LTC benefit	\$8,509	\$6,322	\$8,337	\$5,627 ⁵
	Day 1 surrender value	\$94,242	\$70,000	\$86,760	\$82,285 ⁵
	Age 85 total LTC benefits	\$510,543	\$379,333	\$500,228	\$375,114 ⁵
	Age 85 monthly LTC benefits	\$8,509	\$6,322	\$8,337	\$5,627 ⁵
	Age 85 surrender value	\$167,054	\$70,000	\$161,982	\$148,973 ⁵
	Guaranteed death benefit	\$204,217	\$151,733	\$200,091	\$187,557 ⁵
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$157,907	\$174,079	\$154,245	\$149,109 ⁵
	Day 1 total LTC benefit	\$419,175	\$462,105	\$409,454	\$298,218 ⁵
	Day 1 monthly LTC benefit	\$6,579	\$7,253	\$6,427	\$4,473 ⁵
	Day 1 surrender value	\$72,871	\$70,000	\$66,881	\$65,417 ⁵
	Age 85 total LTC benefits	\$877,660	\$967,545	\$857,306	\$538,620 ⁵
	Age 85 monthly LTC benefits	\$13,776	\$15,187	\$13,456	\$8,079 ⁵
	Age 85 surrender value	\$129,172	\$70,000	\$124,868	\$118,434 ⁵
	Guaranteed death benefit	\$157,907	\$174,079	\$154,245	\$149,109 ⁵

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

1. Illustrated numbers reflect LTC Boost as the ROP option.

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 ³	Asset Care®
\$100,000 6-year benefit no inflation	Initial face amount	\$202,474	\$148,606	\$198,183	\$196,645 ⁶
	Day 1 total LTC benefit	\$607,422	\$445,818	\$594,549	\$393,290 ⁶
	Day 1 monthly LTC benefit	\$8,436	\$6,192	\$8,258	\$3,933 ⁶
	Day 1 surrender value	\$93,438	\$70,000	\$85,933	\$86,272 ⁶
	Age 85 total LTC benefits	\$607,422	\$445,818	\$594,549	\$393,290 ⁶
	Age 85 monthly LTC benefits	\$8,436	\$6,192	\$8,258	\$3,933 ⁶
	Age 85 surrender value	\$165,629	\$70,000	\$160,437	\$156,191 ⁶
	Guaranteed death benefit	\$202,474	\$148,606	\$198,183	\$196,645 ⁶
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$155,738	\$172,012	\$153,233	\$165,741 ⁶
	Day 1 total LTC benefit	\$503,689	\$556,322	\$495,586	\$331,482 ⁶
	Day 1 monthly LTC benefit	\$6,489	\$7,167	\$6,385	\$3,315 ⁶
	Day 1 surrender value	\$71,870	\$70,000	\$66,442	\$72,714 ⁶
	Age 85 total LTC benefits	\$1,054,612	\$1,164,814	\$1,037,648	\$598,700 ⁶
	Age 85 monthly LTC benefits	\$13,587	\$15,007	\$13,368	\$5,987 ⁶
	Age 85 surrender value	\$127,397	\$70,000	\$124,048	\$131,645 ⁶
	Guaranteed death benefit	\$155,738	\$172,012	\$153,233	\$165,741 ⁶
\$100,000 maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$143,226	\$172,012	\$151,962	\$114,045
	Day 1 total LTC benefit	\$636,807	\$556,322	\$582,202	Unlimited
	Day 1 monthly LTC benefit	\$5,968	\$7,167	\$6,332	\$4,562
	Day 1 surrender value	\$66,096	\$70,000	\$65,891	\$50,034
	Age 85 total LTC benefits	\$1,333,332	\$1,164,814	\$1,219,003	Unlimited
	Age 85 monthly LTC benefits	\$12,495	\$15,007	\$13,257	\$8,239
	Age 85 surrender value	\$117,162	\$70,000	\$123,020	\$90,584
	Guaranteed death benefit	\$143,226	\$172,012	\$151,962	\$114,045

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

1. Illustrated numbers reflect LTC Boost as the ROP option.

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. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.

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®
\$100,000 4-year benefit no inflation	Initial face amount	\$198,996	\$141,659	\$193,465	\$189,526 ⁴
	Day 1 total LTC benefit	\$397,992	\$283,318	\$386,930	\$379,052 ⁴
	Day 1 monthly LTC benefit	\$8,292	\$5,902	\$8,061	\$7,581 ⁴
	Day 1 surrender value	\$84,379	\$70,000	\$76,577	\$75,964 ⁴
	Age 85 total LTC benefits	\$397,992	\$283,318	\$386,930	\$379,052 ⁴
	Age 85 monthly LTC benefits	\$8,292	\$5,902	\$8,061	\$7,581 ⁴
	Age 85 surrender value	\$156,808	\$70,000	\$150,179	\$144,356 ⁴
	Guaranteed death benefit	\$198,996	\$141,659	\$193,465	\$189,526 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$145,283	\$158,081	\$138,887	\$122,135 ⁴
	Day 1 total LTC benefit	\$303,905	\$330,676	\$290,526	\$244,270 ⁴
	Day 1 monthly LTC benefit	\$6,053	\$6,587	\$5,787	\$4,885 ⁴
	Day 1 surrender value	\$61,603	\$70,000	\$54,974	\$48,953 ⁴
	Age 85 total LTC benefits	\$636,309	\$692,362	\$608,296	\$441,183 ⁴
	Age 85 monthly LTC benefits	\$12,675	\$13,791	\$12,117	\$8,824 ⁴
	Age 85 surrender value	\$114,483	\$70,000	\$107,813	\$93,027 ⁴
	Guaranteed death benefit	\$145,283	\$158,081	\$138,887	\$122,135 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$192,912	\$138,634	\$188,193	\$204,850 ⁵
	Day 1 total LTC benefit	\$482,280	\$338,073	\$470,484	\$409,700 ⁵
	Day 1 monthly LTC benefit	\$8,038	\$5,635	\$7,841	\$6,146 ⁵
	Day 1 surrender value	\$81,799	\$70,000	\$74,490	\$82,106 ⁵
	Age 85 total LTC benefits	\$482,280	\$338,073	\$470,484	\$409,700 ⁵
	Age 85 monthly LTC benefits	\$8,038	\$5,635	\$7,841	\$6,146 ⁵
	Age 85 surrender value	\$152,014	\$70,000	\$146,087	\$156,028 ⁵
	Guaranteed death benefit	\$192,912	\$135,229	\$188,193	\$204,850 ⁵
\$100,000 5-Year benefit 3% compound inflation	Initial face amount	\$138,370	\$147,145	\$130,962	\$136,945 ⁵
	Day 1 total LTC benefit	\$367,313	\$390,607	\$347,649	\$273,890 ⁵
	Day 1 monthly LTC benefit	\$5,765	\$6,131	\$5,457	\$4,108 ⁵
	Day 1 surrender value	\$58,672	\$70,000	\$51,837	\$54,889 ⁵
	Age 85 total LTC benefits	\$769,071	\$817,843	\$727,899	\$494,681 ⁵
	Age 85 monthly LTC benefits	\$12,072	\$12,837	\$11,425	\$7,420 ⁵
	Age 85 surrender value	\$109,035	\$70,000	\$101,661	\$104,307 ⁵
	Guaranteed death benefit	\$138,370	\$147,145	\$130,962	\$136,945 ⁵

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

1. Illustrated numbers reflect LTC Boost as the ROP option.

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 ³	Asset Care®
\$100,000 6-year benefit no inflation	Initial face amount	\$189,125	\$138,221	\$183,643	\$226,952 ⁶
	Day 1 total LTC benefit	\$567,375	\$402,435	\$550,928	\$453,904 ⁶
	Day 1 monthly LTC benefit	\$7,880	\$5,589	\$7,652	\$4,539 ⁶
	Day 1 surrender value	\$80,194	\$70,000	\$72,689	\$90,965 ⁶
	Age 85 total LTC benefits	\$567,375	\$402,435	\$550,928	\$453,904 ⁶
	Age 85 monthly LTC benefits	\$7,880	\$5,589	\$7,652	\$4,539 ⁶
	Age 85 surrender value	\$149,030	\$70,000	\$142,555	\$172,863 ⁶
	Guaranteed death benefit	\$189,125	\$134,145	\$183,643	\$226,952 ⁶
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$134,144	\$143,519	\$128,349	\$162,335 ⁶
	Day 1 total LTC benefit	\$433,849	\$464,170	\$415,107	\$324,670 ⁶
	Day 1 monthly LTC benefit	\$5,589	\$5,980	\$5,348	\$3,247 ⁶
	Day 1 surrender value	\$56,880	\$70,000	\$50,803	\$65,065 ⁶
	Age 85 total LTC benefits	\$908,384	\$971,868	\$869,143	\$586,396 ⁶
	Age 85 monthly LTC benefits	\$11,703	\$12,521	\$11,197	\$5,864 ⁶
	Age 85 surrender value	\$105,705	\$70,000	\$99,632	\$123,646 ⁶
	Guaranteed death benefit	\$134,144	\$143,519	\$128,349	\$162,335 ⁶
\$100,000 maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$117,652	\$143,519	\$121,814	\$82,343
	Day 1 total LTC benefit	\$523,101	\$464,170	\$466,699	Unlimited
	Day 1 monthly LTC benefit	\$4,902	\$5,980	\$5,076	\$3,294
	Day 1 surrender value	\$49,887	\$70,000	\$48,216	\$33,004
	Age 85 total LTC benefits	\$1,095,256	\$971,868	\$977,164	Unlimited
	Age 85 monthly LTC benefits	\$10,264	\$12,521	\$10,627	\$5,949
	Age 85 surrender value	\$92,710	\$70,000	\$94,560	\$62,718
	Guaranteed death benefit	\$117,652	\$143,519	\$121,814	\$82,343

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

1. Illustrated numbers reflect LTC Boost as the ROP option.

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. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.

65-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 ³	Asset Care®
\$100,000 4-year benefit no inflation	Initial face amount	\$174,042	\$129,652	\$168,843	\$158,483 ⁴
	Day 1 total LTC benefit	\$348,084	\$259,304	\$337,671	\$316,966 ⁴
	Day 1 monthly LTC benefit	\$7,252	\$5,402	\$7,035	\$6,339 ⁴
	Day 1 surrender value	\$92,232	\$70,000	\$84,974	\$80,563 ⁴
	Age 85 total LTC benefits	\$348,084	\$259,304	\$337,671	\$316,966 ⁴
	Age 85 monthly LTC benefits	\$7,252	\$5,402	\$7,035	\$6,339 ⁴
	Age 85 surrender value	\$142,371	\$70,000	\$136,679	\$125,880 ⁴
	Guaranteed death benefit	\$174,042	\$129,652	\$168,836	\$158,483 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$138,759	\$146,243	\$130,979	\$119,997 ⁴
	Day 1 total LTC benefit	\$290,258	\$305,913	\$273,984	\$239,994 ⁴
	Day 1 monthly LTC benefit	\$5,782	\$6,093	\$5,457	\$4,800 ⁴
	Day 1 surrender value	\$73,534	\$70,000	\$65,921	\$60,999 ⁴
	Age 85 total LTC benefits	\$524,238	\$552,513	\$494,845	\$420,834 ⁴
	Age 85 monthly LTC benefits	\$10,442	\$11,006	\$9,857	\$8,417 ⁴
	Age 85 surrender value	\$113,508	\$70,000	\$106,033	\$95,311 ⁴
	Guaranteed death benefit	\$138,759	\$146,243	\$130,979	\$119,997 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$170,971	\$128,328	\$166,062	\$166,878 ⁵
	Day 1 total LTC benefit	\$427,428	\$320,820	\$415,154	\$333,756 ⁵
	Day 1 monthly LTC benefit	\$7,124	\$5,347	\$6,919	\$5,006 ⁵
	Day 1 surrender value	\$90,605	\$70,000	\$83,578	\$84,831 ⁵
	Age 85 total LTC benefits	\$427,428	\$320,820	\$415,154	\$333,756 ⁵
	Age 85 monthly LTC benefits	\$7,124	\$5,347	\$6,919	\$5,006 ⁵
	Age 85 surrender value	\$139,858	\$70,000	\$134,434	\$132,548 ⁵
	Guaranteed death benefit	\$170,971	\$128,328	\$166,062	\$166,878 ⁵
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$135,148	\$142,632	\$124,974	\$131,611 ⁵
	Day 1 total LTC benefit	\$358,760	\$378,626	\$331,751	\$263,222 ⁵
	Day 1 monthly LTC benefit	\$5,631	\$5,943	\$5,207	\$3,948 ⁵
	Day 1 surrender value	\$71,621	\$70,000	\$62,899	\$66,903 ⁵
	Age 85 total LTC benefits	\$647,960	\$683,841	\$599,180	\$461,565 ⁵
	Age 85 monthly LTC benefits	\$10,171	\$10,734	\$9,405	\$6,923 ⁵
	Age 85 surrender value	\$110,554	\$70,000	\$101,171	\$104,536 ⁵
	Guaranteed death benefit	\$135,148	\$142,632	\$124,974	\$131,611 ⁵

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

1. Illustrated numbers reflect LTC Boost as the ROP option.
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 ³	Asset Care®
\$100,00 6-year benefit no inflation	Initial face amount	\$169,347	\$126,601	\$164,275	\$175,907 ⁶
	Day 1 total LTC benefit	\$508,041	\$379,804	\$492,825	\$351,814 ⁶
	Day 1 monthly LTC benefit	\$7,056	\$5,275	\$6,845	\$3,518 ⁶
	Day 1 surrender value	\$89,744	\$70,000	\$82,679	\$89,421 ⁶
	Age 85 total LTC benefits	\$508,041	\$379,804	\$492,825	\$351,814 ⁶
	Age 85 monthly LTC benefits	\$7,056	\$5,275	\$6,845	\$3,518 ⁶
	Age 85 surrender value	\$138,530	\$70,000	\$132,987	\$139,719 ⁶
Guaranteed death benefit	\$169,347	\$126,601	\$164,275	\$175,907 ⁶	
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$133,253	\$141,502	\$124,198	\$147,362 ⁶
	Day 1 total LTC benefit	\$430,968	\$457,647	\$401,682	\$294,724 ⁶
	Day 1 monthly LTC benefit	\$5,552	\$5,896	\$5,175	\$2,947 ⁶
	Day 1 surrender value	\$70,616	\$70,000	\$62,508	\$74,910 ⁶
	Age 85 total LTC benefits	\$778,375	\$826,560	\$725,482	\$516,804 ⁶
	Age 85 monthly LTC benefits	\$10,028	\$10,649	\$9,346	\$5,168 ⁶
	Age 85 surrender value	\$109,004	\$70,000	\$100,543	\$117,047 ⁶
Guaranteed death benefit	\$133,253	\$141,502	\$124,198	\$147,362 ⁶	
\$100,000 maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$122,740	\$141,502	\$117,663	\$99,092
	Day 1 total LTC benefit	\$545,723	\$457,647	\$450,793	Unlimited
	Day 1 monthly LTC benefit	\$5,114	\$5,896	\$4,903	\$3,964
	Day 1 surrender value	\$65,045	\$70,000	\$59,219	\$50,372
	Age 85 total LTC benefits	\$985,636	\$826,560	\$814,182	Unlimited
	Age 85 monthly LTC benefits	\$9,237	\$10,649	\$8,855	\$6,950
	Age 85 surrender value	\$100,404	\$70,000	\$95,253	\$78,707
Guaranteed death benefit	\$122,740	\$141,502	\$117,663	\$99,092	

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

1. Illustrated numbers reflect LTC Boost as the ROP option.

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. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration is lifetime.

65-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®
\$100,000 4-year benefit no inflation	Initial face amount	\$163,832	\$128,796	\$158,947	\$161,162 ⁴
	Day 1 total LTC benefit	\$327,664	\$257,592	\$317,894	\$322,324 ⁴
	Day 1 monthly LTC benefit	\$6,826	\$5,367	\$6,623	\$6,446 ⁴
	Day 1 surrender value	\$80,202	\$70,000	\$73,404	\$75,276 ⁴
	Age 85 total LTC benefits	\$327,664	\$257,592	\$317,894	\$322,324 ⁴
	Age 85 monthly LTC benefits	\$6,826	\$5,367	\$6,623	\$6,446 ⁴
	Age 85 surrender value	\$129,099	\$70,000	\$123,384	\$122,752 ⁴
	Guaranteed death benefit	\$163,832	\$128,796	\$158,947	\$161,162 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$123,043	\$128,428	\$114,126	\$104,579 ⁴
	Day 1 total LTC benefit	\$257,383	\$268,647	\$238,731	\$209,158 ⁴
	Day 1 monthly LTC benefit	\$5,127	\$5,351	\$4,755	\$4,183 ⁴
	Day 1 surrender value	\$60,234	\$70,000	\$52,705	\$48,847 ⁴
	Age 85 total LTC benefits	\$464,862	\$485,207	\$431,174	\$366,763 ⁴
	Age 85 monthly LTC benefits	\$9,260	\$9,665	\$8,589	\$7,335 ⁴
	Age 85 surrender value	\$96,958	\$70,000	\$88,592	\$79,655 ⁴
	Guaranteed death benefit	\$123,043	\$128,428	\$114,126	\$104,579 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$158,203	\$127,792	\$152,878	\$174,681 ⁵
	Day 1 total LTC benefit	\$395,508	\$319,480	\$382,195	\$349,362 ⁵
	Day 1 monthly LTC benefit	\$6,592	\$5,325	\$6,370	\$5,240 ⁵
	Day 1 surrender value	\$77,446	\$70,000	\$70,602	\$81,590 ⁵
	Age 85 total LTC benefits	\$395,508	\$319,480	\$382,195	\$349,362 ⁵
	Age 85 monthly LTC benefits	\$6,592	\$5,325	\$6,370	\$5,240 ⁵
	Age 85 surrender value	\$124,664	\$70,000	\$118,673	\$133,094 ⁵
	Guaranteed death benefit	\$158,203	\$127,792	\$152,878	\$174,681 ⁵
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$117,017	\$121,800	\$105,379	\$117,332 ⁵
	Day 1 total LTC benefit	\$310,630	\$314,646	\$279,736	\$234,664 ⁵
	Day 1 monthly LTC benefit	\$4,876	\$4,939	\$4,391	\$3,520 ⁵
	Day 1 surrender value	\$57,284	\$70,000	\$48,666	\$54,803 ⁵
	Age 85 total LTC benefits	\$561,033	\$568,285	\$505,234	\$411,488 ⁵
	Age 85 monthly LTC benefits	\$8,806	\$8,920	\$7,930	\$6,172 ⁵
	Age 85 surrender value	\$92,209	\$70,000	\$81,802	\$89,368 ⁵
	Guaranteed death benefit	\$117,017	\$118,530	\$105,379	\$117,332 ⁵

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

1. Illustrated numbers reflect LTC Boost as the ROP option.

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 ³	Asset Care [®]
\$100,000 6-year benefit no inflation	Initial face amount	\$154,745	\$126,365	\$148,571	\$195,335 ⁶
	Day 1 total LTC benefit	\$464,235	\$379,095	\$445,714	\$390,670 ⁶
	Day 1 monthly LTC benefit	\$6,448	\$5,265	\$6,190	\$3,907 ⁶
	Day 1 surrender value	\$75,754	\$70,000	\$68,613	\$91,237 ⁶
	Age 85 total LTC benefits	\$464,235	\$379,095	\$445,714	\$390,670 ⁶
	Age 85 monthly LTC benefits	\$6,448	\$5,265	\$6,190	\$3,907 ⁶
	Age 85 surrender value	\$121,939	\$70,000	\$115,330	\$148,781 ⁶
	Guaranteed death benefit	\$154,745	\$126,365	\$148,571	\$195,335 ⁶
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$113,359	\$121,800	\$101,840	\$139,273 ⁶
	Day 1 total LTC benefit	\$366,626	\$371,895	\$329,370	\$278,546 ⁶
	Day 1 monthly LTC benefit	\$4,723	\$4,791	\$4,243	\$2,785 ⁶
	Day 1 surrender value	\$55,494	\$70,000	\$47,031	\$65,052 ⁶
	Age 85 total LTC benefits	\$662,168	\$671,683	\$594,878	\$488,436 ⁶
	Age 85 monthly LTC benefits	\$8,531	\$8,654	\$7,664	\$4,884 ⁶
	Age 85 surrender value	\$89,327	\$70,000	\$79,054	\$106,080 ⁶
	Guaranteed death benefit	\$113,359	\$114,988	\$101,840	\$139,273 ⁶
\$100,000 maximum benefit duration⁷ 3% compound inflation	Initial face amount	\$99,489	\$121,800	\$93,666	\$69,164
	Day 1 total LTC benefit	\$442,345	\$371,895	\$358,854	Unlimited
	Day 1 monthly LTC benefit	\$4,145	\$4,791	\$3,903	\$2,767
	Day 1 surrender value	\$48,704	\$70,000	\$43,256	\$32,305
	Age 85 total LTC benefits	\$798,924	\$671,683	\$648,131	Unlimited
	Age 85 monthly LTC benefits	\$7,487	\$8,654	\$7,049	\$4,851
	Age 85 surrender value	\$78,397	\$70,000	\$72,709	\$52,680
	Guaranteed death benefit	\$99,489	\$114,988	\$100,000	\$69,164

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

1. Illustrated numbers reflect LTC Boost as the ROP option.

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. Calculated with maximum benefit duration allowed with 3% compound inflation option. For Securian Financial the maximum benefit duration is 8 years, Lincoln is 6 years, Nationwide is 7 years, and OneAmerica's max benefit duration 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.

These are general marketing materials and, accordingly, should not be considered investment advice or a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. 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, Inc.

For financial professional and internal training use only.

This material may not be reproduced in any form where it is accessible to the general public.



PREPARE
PROTECT
SECURE

[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098
©2022 Securian Financial Group, Inc. All rights reserved.

F95989-63 Rev 1-2024 DOFU 5-2022
2204795