

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.



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Questions?

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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	\$153,931	\$201,982	\$188,512 ⁴
	Day 1 total LTC benefit	\$414,910	\$307,862	\$403,964	\$377,024 ⁴
	Day 1 monthly LTC benefit	\$8,644	\$6,414	\$8,416	\$7,855 ⁴
	Day 1 surrender value	\$95,737	\$71,952	\$87,580	\$82,704 ⁴
	Age 85 total LTC benefits	\$414,910	\$307,862	\$403,964	\$377,024 ⁴
	Age 85 monthly LTC benefits	\$8,644	\$6,414	\$8,416	\$7,855 ⁴
	Age 85 surrender value	\$169,703	\$70,000	\$163,513	\$149,731 ⁴
	Guaranteed death benefit	\$207,455	\$153,931	\$201,982	\$188,512 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$161,993	\$178,863	\$156,047	\$151,590 ⁴
	Day 1 total LTC benefit	\$338,859	\$374,148	\$326,421	\$317,098 ⁴
	Day 1 monthly LTC benefit	\$6,750	\$7,453	\$6,502	\$6,316 ⁴
	Day 1 surrender value	\$74,757	\$70,000	\$67,663	\$66,506 ⁴
	Age 85 total LTC benefits	\$709,496	\$783,383	\$683,453	\$547,583 ⁴
	Age 85 monthly LTC benefits	\$14,132	\$15,604	\$13,614	\$11,408 ⁴
	Age 85 surrender value	\$132,514	\$70,000	\$126,326	\$120,405 ⁴
	Guaranteed death benefit	\$161,993	\$178,863	\$156,047	\$151,590 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$204,217	\$152,114	\$200,091	N/A
	Day 1 total LTC benefit	\$510,543	\$380,285	\$500,228	N/A
	Day 1 monthly LTC benefit	\$8,509	\$6,338	\$8,337	N/A
	Day 1 surrender value	\$94,242	\$71,722	\$86,760	N/A
	Age 85 total LTC benefits	\$510,543	\$380,285	\$500,228	N/A
	Age 85 monthly LTC benefits	\$8,509	\$6,338	\$8,337	N/A
	Age 85 surrender value	\$167,054	\$70,000	\$161,982	N/A
	Guaranteed death benefit	\$204,217	\$152,114	\$200,091	N/A
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$157,907	\$175,627	\$154,245	N/A
	Day	\$419,175	\$466,214	\$409,454	N/A
	Day 1 monthly LTC benefit	\$6,579	\$7,318	\$6,427	N/A
	Day 1 surrender value	\$72,871	\$70,000	\$66,881	N/A
	Age 85 total LTC benefits	\$877,660	\$976,149	\$857,306	N/A
	Age 85 monthly LTC benefits	\$13,776	\$15,322	\$13,456	N/A
	Age 85 surrender value	\$129,172	\$70,000	\$124,868	N/A
	Guaranteed death benefit	\$157,907	\$175,627	\$154,245	N/A

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.

		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	\$148,980	\$198,183	\$183,049 ⁴
	Day 1 total LTC benefit	\$607,422	\$446,940	\$594,549	\$549,147 ⁴
	Day 1 monthly LTC benefit	\$8,436	\$6,208	\$8,258	\$7,627 ⁴
	Day 1 surrender value	\$93,438	\$71,592	\$85,933	\$80,307 ⁴
	Age 85 total LTC benefits	\$607,422	\$446,940	\$594,549	\$549,147 ⁴
	Age 85 monthly LTC benefits	\$8,436	\$6,208	\$8,258	\$7,627 ⁴
	Age 85 surrender value	\$165,629	\$70,000	\$160,437	\$145,392 ⁴
	Guaranteed death benefit	\$202,474	\$148,980	\$198,183	\$183,049 ⁴
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$155,738	\$174,740	\$153,233	\$146,160 ⁴
	Day 1 total LTC benefit	\$503,689	\$565,145	\$495,586	\$472,713 ⁴
	Day 1 monthly LTC benefit	\$6,489	\$7,281	\$6,385	\$6,090 ⁴
	Day 1 surrender value	\$71,870	\$70,000	\$66,442	\$64,123 ⁴
	Age 85 total LTC benefits	\$1,054,612	\$1,183,288	\$1,037,648	\$791,952 ⁴
	Age 85 monthly LTC benefits	\$13,587	\$15,245	\$13,368	\$10,999 ⁴
	Age 85 surrender value	\$127,397	\$70,000	\$124,048	\$116,092 ⁴
	Guaranteed death benefit	\$155,738	\$174,740	\$153,233	\$146,160 ⁴
\$100,000 maximum benefit duration⁵ 3% compound inflation	Initial face amount	\$143,226	\$174,740	\$151,962	\$128,705
	Day 1 total LTC benefit	\$636,807	\$565,145	\$582,202	Unlimited
	Day 1 monthly LTC benefit	\$5,968	\$7,281	\$6,332	\$5,363
	Day 1 surrender value	\$66,096	\$70,000	\$65,891	\$56,465
	Age 85 total LTC benefits	\$1,333,332	\$1,183,288	\$1,219,003	Unlimited
	Age 85 monthly LTC benefits	\$12,495	\$15,245	\$13,257	\$9,686
	Age 85 surrender value	\$117,162	\$70,000	\$123,020	\$102,228
	Guaranteed death benefit	\$143,226	\$174,740	\$151,962	\$128,705

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 2-year Acceleration of Benefits (AOB) and 4-year Continuation of Benefits Rider (COB) with 20-year inflation on the AOB and COB.

5. Maximum benefit duration allowed with 3% compound inflation illustrated. Maximum benefit for each carrier are as follows: Securian Financial 8 years, Lincoln 6 years, Nationwide 7 years, and OneAmerica offers a lifetime benefit.

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	\$142,015	\$193,465	\$187,568 ⁴
	Day 1 total LTC benefit	\$397,992	\$284,030	\$386,930	\$375,136 ⁴
	Day 1 monthly LTC benefit	\$8,292	\$5,917	\$8,061	\$7,815 ⁴
	Day 1 surrender value	\$84,379	\$71,910	\$76,577	\$75,179 ⁴
	Age 85 total LTC benefits	\$397,992	\$284,030	\$386,930	\$375,136 ⁴
	Age 85 monthly LTC benefits	\$8,292	\$5,917	\$8,061	\$7,815 ⁴
	Age 85 surrender value	\$156,808	\$70,000	\$150,179	\$142,865 ⁴
	Guaranteed death benefit	\$198,996	\$142,015	\$193,465	\$187,568 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$145,283	\$160,108	\$138,887	\$131,454 ⁴
	Day 1 total LTC benefit	\$303,905	\$334,916	\$290,526	\$274,978 ⁴
	Day 1 monthly LTC benefit	\$6,053	\$6,671	\$5,787	\$5,477 ⁴
	Day 1 surrender value	\$61,603	\$70,000	\$54,974	\$52,688 ⁴
	Age 85 total LTC benefits	\$636,309	\$701,240	\$608,296	\$474,846 ⁴
	Age 85 monthly LTC benefits	\$12,675	\$13,968	\$12,117	\$9,893 ⁴
	Age 85 surrender value	\$114,483	\$70,000	\$107,813	\$100,125 ⁴
	Guaranteed death benefit	\$145,283	\$160,108	\$138,887	\$131,454 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$192,912	\$135,569	\$188,193	N/A
	Day 1 total LTC benefit	\$482,280	\$338,923	\$470,484	N/A
	Day 1 monthly LTC benefit	\$8,038	\$5,649	\$7,841	N/A
	Day 1 surrender value	\$81,799	\$71,635	\$74,490	N/A
	Age 85 total LTC benefits	\$482,280	\$338,923	\$470,484	N/A
	Age 85 monthly LTC benefits	\$8,038	\$5,649	\$7,841	N/A
	Age 85 surrender value	\$152,014	\$70,000	\$146,087	N/A
	Guaranteed death benefit	\$192,912	\$135,569	\$188,193	N/A
\$100,000 5-Year benefit 3% compound inflation	Initial face amount	\$138,370	\$149,167	\$130,962	N/A
	Day 1 total LTC benefit	\$367,313	\$395,974	\$347,649	N/A
	Day 1 monthly LTC benefit	\$5,765	\$6,215	\$5,457	N/A
	Day 1 surrender value	\$58,672	\$70,000	\$51,837	N/A
	Age 85 total LTC benefits	\$769,071	\$829,082	\$727,899	N/A
	Age 85 monthly LTC benefits	\$12,072	\$13,014	\$11,425	N/A
	Age 85 surrender value	\$109,035	\$70,000	\$101,661	N/A
	Guaranteed death benefit	\$138,370	\$149,167	\$130,962	N/A

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.

		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	\$134,483	\$183,643	\$172,040 ⁴
	Day 1 total LTC benefit	\$567,375	\$403,449	\$550,928	\$516,120 ⁴
	Day 1 monthly LTC benefit	\$7,880	\$5,603	\$7,652	\$7,168 ⁴
	Day 1 surrender value	\$80,194	\$71,185	\$72,689	\$68,955 ⁴
	Age 85 total LTC benefits	\$567,375	\$403,449	\$550,928	\$516,120 ⁴
	Age 85 monthly LTC benefits	\$7,880	\$5,603	\$7,652	\$7,168 ⁴
	Age 85 surrender value	\$149,030	\$70,000	\$142,555	\$131,038 ⁴
	Guaranteed death benefit	\$189,125	\$134,483	\$183,643	\$172,040 ⁴
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$134,144	\$145,491	\$128,349	\$119,280 ⁴
	Day 1 total LTC benefit	\$433,849	\$470,548	\$415,107	\$385,777 ⁴
	Day 1 monthly LTC benefit	\$5,589	\$6,062	\$5,348	\$4,970 ⁴
	Day 1 surrender value	\$56,880	\$70,000	\$50,803	\$47,809 ⁴
	Age 85 total LTC benefits	\$908,384	\$985,222	\$869,143	\$646,306 ⁴
	Age 85 monthly LTC benefits	\$11,703	\$12,693	\$11,197	\$8,976 ⁴
	Age 85 surrender value	\$105,705	\$70,000	\$99,632	\$90,852 ⁴
	Guaranteed death benefit	\$134,144	\$145,491	\$128,349	\$119,280 ⁴
\$100,000 maximum benefit duration⁵ 3% compound inflation	Initial face amount	\$117,652	\$145,491	\$121,814	\$93,693
	Day 1 total LTC benefit	\$523,101	\$470,548	\$466,699	Unlimited
	Day 1 monthly LTC benefit	\$4,902	\$6,062	\$5,076	\$3,904
	Day 1 surrender value	\$49,887	\$70,000	\$48,216	\$37,553
	Age 85 total LTC benefits	\$1,095,256	\$985,222	\$977,164	Unlimited
	Age 85 monthly LTC benefits	\$10,264	\$12,693	\$10,627	\$7,051
	Age 85 surrender value	\$92,710	\$70,000	\$94,560	\$71,363
	Guaranteed death benefit	\$117,652	\$145,491	\$121,814	\$93,693

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.

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

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5. Maximum benefit duration allowed with 3% compound inflation illustrated. Maximum benefit for each carrier are as follows: Securian Financial 8 years, Lincoln 6 years, Nationwide 7 years, and OneAmerica offers a lifetime benefit.

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	\$129,978	\$168,843	\$157,982 ⁴
	Day 1 total LTC benefit	\$348,084	\$259,956	\$337,671	\$315,964 ⁴
	Day 1 monthly LTC benefit	\$7,252	\$5,416	\$7,035	\$6,583 ⁴
	Day 1 surrender value	\$92,232	\$71,133	\$84,974	\$80,309 ⁴
	Age 85 total LTC benefits	\$348,084	\$259,956	\$337,671	\$315,964 ⁴
	Age 85 monthly LTC benefits	\$7,252	\$5,416	\$7,035	\$6,583 ⁴
	Age 85 surrender value	\$142,371	\$70,000	\$136,679	\$125,482 ⁴
	Guaranteed death benefit	\$174,042	\$129,978	\$168,836	\$157,982 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$138,759	\$147,722	\$130,979	\$128,000 ⁴
	Day 1 total LTC benefit	\$290,258	\$309,007	\$273,984	\$267,753 ⁴
	Day 1 monthly LTC benefit	\$5,782	\$6,155	\$5,457	\$5,333 ⁴
	Day 1 surrender value	\$73,534	\$70,000	\$65,921	\$65,068 ⁴
	Age 85 total LTC benefits	\$524,238	\$558,101	\$494,845	\$459,003 ⁴
	Age 85 monthly LTC benefits	\$10,442	\$11,117	\$9,857	\$9,352 ⁴
	Age 85 surrender value	\$113,508	\$70,000	\$106,033	\$101,668 ⁴
	Guaranteed death benefit	\$138,759	\$147,722	\$130,979	\$128,000 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$170,971	\$128,651	\$166,062	N/A
	Day 1 total LTC benefit	\$427,428	\$321,628	\$415,154	N/A
	Day 1 monthly LTC benefit	\$7,124	\$5,360	\$6,919	N/A
	Day 1 surrender value	\$90,605	\$70,978	\$83,578	N/A
	Age 85 total LTC benefits	\$427,428	\$321,628	\$415,154	N/A
	Age 85 monthly LTC benefits	\$7,124	\$5,360	\$6,919	N/A
	Age 85 surrender value	\$139,858	\$70,000	\$134,434	N/A
	Guaranteed death benefit	\$170,971	\$128,651	\$166,062	N/A
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$135,148	\$144,074	\$124,974	N/A
	Day 1 total LTC benefit	\$358,760	\$382,455	\$331,751	N/A
	Day 1 monthly LTC benefit	\$5,631	\$6,003	\$5,207	N/A
	Day 1 surrender value	\$71,621	\$70,000	\$62,899	N/A
	Age 85 total LTC benefits	\$647,960	\$690,755	\$599,180	N/A
	Age 85 monthly LTC benefits	\$10,171	\$10,842	\$9,405	N/A
	Age 85 surrender value	\$110,554	\$70,000	\$101,171	N/A
	Guaranteed death benefit	\$135,148	\$144,074	\$124,974	N/A

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.

		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	\$169,347	\$126,920	\$164,275	\$153,317 ⁴
	Day 1 total LTC benefit	\$508,041	\$380,760	\$492,825	\$459,951 ⁴
	Day 1 monthly LTC benefit	\$7,056	\$5,288	\$6,845	\$6,388 ⁴
	Day 1 surrender value	\$89,744	\$70,655	\$82,679	\$77,937 ⁴
	Age 85 total LTC benefits	\$508,041	\$380,760	\$492,825	\$459,951 ⁴
	Age 85 monthly LTC benefits	\$7,056	\$5,288	\$6,845	\$6,388 ⁴
	Age 85 surrender value	\$138,530	\$70,000	\$132,987	\$121,777 ⁴
	Guaranteed death benefit	\$169,347	\$126,920	\$164,275	\$153,317 ⁴
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$133,253	\$142,933	\$124,198	\$123,514 ⁴
	Day 1 total LTC benefit	\$430,968	\$462,275	\$401,682	\$399,471 ⁴
	Day 1 monthly LTC benefit	\$5,552	\$5,956	\$5,175	\$5,146 ⁴
	Day 1 surrender value	\$70,616	\$70,000	\$62,508	\$62,787 ⁴
	Age 85 total LTC benefits	\$778,375	\$834,920	\$725,482	\$665,998 ⁴
	Age 85 monthly LTC benefits	\$10,028	\$10,757	\$9,346	\$9,024 ⁴
	Age 85 surrender value	\$109,004	\$70,000	\$100,543	\$98,105 ⁴
	Guaranteed death benefit	\$133,253	\$142,933	\$124,198	\$123,514 ⁴
\$100,000 maximum benefit duration⁵ 3% compound inflation	Initial face amount	\$122,740	\$142,933	\$117,663	\$108,802
	Day 1 total LTC benefit	\$545,723	\$462,275	\$450,793	Unlimited
	Day 1 monthly LTC benefit	\$5,114	\$5,956	\$4,903	\$4,533
	Day 1 surrender value	\$65,045	\$70,000	\$59,219	\$55,308
	Age 85 total LTC benefits	\$985,636	\$834,920	\$814,182	Unlimited
	Age 85 monthly LTC benefits	\$9,237	\$10,757	\$8,855	\$7,949
	Age 85 surrender value	\$100,404	\$70,000	\$95,253	\$86,419
	Guaranteed death benefit	\$122,740	\$142,933	\$117,663	\$108,802

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

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5. Maximum benefit duration allowed with 3% compound inflation illustrated. Maximum benefit for each carrier are as follows: Securian Financial 8 years, Lincoln 6 years, Nationwide 7 years, and OneAmerica offers a lifetime benefit.

65-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 ³	Asset Care®
\$100,000 4-year benefit no inflation	Initial face amount	\$163,832	\$129,120	\$158,947	\$154,638 ⁴
	Day 1 total LTC benefit	\$327,664	\$258,240	\$317,894	\$309,276 ⁴
	Day 1 monthly LTC benefit	\$6,826	\$5,380	\$6,623	\$6,443 ⁴
	Day 1 surrender value	\$80,202	\$70,232	\$73,404	\$72,228 ⁴
	Age 85 total LTC benefits	\$327,664	\$258,240	\$317,894	\$309,276 ⁴
	Age 85 monthly LTC benefits	\$6,826	\$5,380	\$6,623	\$6,443 ⁴
	Age 85 surrender value	\$129,099	\$70,000	\$123,384	\$117,783 ⁴
	Guaranteed death benefit	\$163,832	\$129,120	\$158,947	\$154,638 ⁴
\$100,000 4-year benefit 3% compound inflation	Initial face amount	\$123,043	\$129,727	\$114,126	\$110,155 ⁴
	Day 1 total LTC benefit	\$257,383	\$271,365	\$238,731	\$230,424 ⁴
	Day 1 monthly LTC benefit	\$5,127	\$5,405	\$4,755	\$4,590 ⁴
	Day 1 surrender value	\$60,234	\$70,000	\$52,705	\$51,451 ⁴
	Age 85 total LTC benefits	\$464,862	\$490,115	\$431,174	\$395,011 ⁴
	Age 85 monthly LTC benefits	\$9,260	\$9,763	\$8,589	\$8,048 ⁴
	Age 85 surrender value	\$96,958	\$70,000	\$88,592	\$83,902 ⁴
	Guaranteed death benefit	\$123,043	\$129,727	\$114,126	\$110,155 ⁴
\$100,000 5-year benefit no inflation	Initial face amount	\$158,203	\$128,113	\$152,878	N/A
	Day 1 total LTC benefit	\$395,508	\$320,283	\$382,195	N/A
	Day 1 monthly LTC benefit	\$6,592	\$5,338	\$6,370	N/A
	Day 1 surrender value	\$77,446	\$70,000	\$70,602	N/A
	Age 85 total LTC benefits	\$395,508	\$320,283	\$382,195	N/A
	Age 85 monthly LTC benefits	\$6,592	\$5,338	\$6,370	N/A
	Age 85 surrender value	\$124,664	\$70,000	\$118,673	N/A
	Guaranteed death benefit	\$158,203	\$128,113	\$152,878	N/A
\$100,000 5-year benefit 3% compound inflation	Initial face amount	\$117,017	\$119,728	\$105,379	N/A
	Day 1 total LTC benefit	\$310,630	\$317,826	\$279,736	N/A
	Day 1 monthly LTC benefit	\$4,876	\$4,989	\$4,391	N/A
	Day 1 surrender value	\$57,284	\$70,000	\$48,666	N/A
	Age 85 total LTC benefits	\$561,033	\$574,029	\$505,234	N/A
	Age 85 monthly LTC benefits	\$8,806	\$9,010	\$7,930	N/A
	Age 85 surrender value	\$92,209	\$70,000	\$81,802	N/A
	Guaranteed death benefit	\$117,017	\$119,728	\$105,379	N/A

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

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3. Illustrated using Maximum LTC Benefit as the 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 [®]
\$100,000 6-year benefit no inflation	Initial face amount	\$154,745	\$126,683	\$148,571	\$141,440 ⁴
	Day 1 total LTC benefit	\$464,235	\$380,049	\$445,714	\$424,320 ⁴
	Day 1 monthly LTC benefit	\$6,448	\$5,278	\$6,190	\$5,893 ⁴
	Day 1 surrender value	\$75,754	\$70,000	\$68,613	\$66,064 ⁴
	Age 85 total LTC benefits	\$464,235	\$380,049	\$445,714	\$424,320 ⁴
	Age 85 monthly LTC benefits	\$6,448	\$5,278	\$6,190	\$5,893 ⁴
	Age 85 surrender value	\$121,939	\$70,000	\$115,330	\$107,731 ⁴
	Guaranteed death benefit	\$154,745	\$126,683	\$148,571	\$141,440 ⁴
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$113,359	\$115,105	\$101,840	\$99,692 ⁴
	Day 1 total LTC benefit	\$366,626	\$372,274	\$329,370	\$322,425 ⁴
	Day 1 monthly LTC benefit	\$4,723	\$4,796	\$4,243	\$4,154 ⁴
	Day 1 surrender value	\$55,494	\$70,000	\$47,031	\$46,564 ⁴
	Age 85 total LTC benefits	\$662,168	\$672,367	\$594,878	\$537,548 ⁴
	Age 85 monthly LTC benefits	\$8,531	\$8,662	\$7,664	\$7,284 ⁴
	Age 85 surrender value	\$89,327	\$70,000	\$79,054	\$75,932 ⁴
	Guaranteed death benefit	\$113,359	\$115,105	\$101,840	\$99,692 ⁴
\$100,000 maximum benefit duration⁴ 3% compound inflation	Initial face amount	\$99,489	\$115,105	\$93,666	\$78,446
	Day 1 total LTC benefit	\$442,345	\$372,274	\$358,854	Unlimited
	Day 1 monthly LTC benefit	\$4,145	\$4,796	\$3,903	\$3,269
	Day 1 surrender value	\$48,704	\$70,000	\$43,256	\$36,641
	Age 85 total LTC benefits	\$798,924	\$672,367	\$648,131	Unlimited
	Age 85 monthly LTC benefits	\$7,487	\$8,662	\$7,049	\$5,732
	Age 85 surrender value	\$78,397	\$70,000	\$72,709	\$59,750
	Guaranteed death benefit	\$99,489	\$115,105	\$100,000	\$78,446

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 2-year Acceleration of Benefits (AOB) and 4-year Continuation of Benefits Rider (COB) with 20-year inflation on the AOB and COB.

5. Maximum benefit duration allowed with 3% compound inflation illustrated. Maximum benefit for each carrier are as follows: Securian Financial 8 years, Lincoln 6 years, Nationwide 7 years, and OneAmerica offers a lifetime benefit.

All illustration and benchmarking data provided by Competitor Illustration Software, May 2025.

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 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). This policy 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.

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