

SecureCare III: how it works

Backdating to save age

A client may be eligible to backdate their SecureCare III application if they meet certain guidelines. To backdate, please follow the steps outlined below:

1. Send application to Securian Financial

In order to accommodate a backdating request, the application must be signed and received in good order **no later than 30 days after the applicant's date of birth**.

- "In good order" means the forms required to submit the case to underwriting are complete. These forms include:
 - Part 1 of the application (state specific)
 - HIPAA authorization form
 - Long-term care personal worksheet (state specific)

2. Notify Securian Financial of request

Securian Financial can only backdate to save age on an application if we are notified about the request. To notify us, please:

- write the request on the application; or
- call or email our new business department after the application has been submitted.

3. Submit delivery requirements and payment

Once an underwriting decision is made, the client must submit the delivery requirements in good order and pay their premium **within 30 days of the approval decision**.

- For 1035 exchanges, the 1035 Confirmation Form must be signed and submitted within 30 days of the approval decision.

Case inquiry or question?

Call: 1-800-328-6124, option 5
8 a.m.-5 p.m. CST, Mon.-Fri.

Email:
lifenebusiness@securian.com

Please note:

No exceptions will be made if application, forms or payment are received outside the 30-day windows.

4. Backdating exclusions and limitations

As soon as an individual turns 76 years old they are ineligible for the product and cannot backdate to save age. The application must be submitted, approved by underwriting, issued, delivered and premium applied before the client's 76th birthday.

- **Clients cannot backdate to save age in order to qualify for a specific premium payment duration.**

- For example, a client who is 66 years old cannot backdate to age 65 in order to meet the age requirement for a 15-pay premium schedule. In these situations, the client may still backdate, but will not qualify for that payment option.

Illustration alerts

If you enter the client's actual date of birth into the illustration system, the program will alert you if a client is within 60 days of their date of birth.

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