

# Competitive Comparison

## Benefits outside of the United States

If your client intends to receive care abroad, it's important for them to understand how different carriers provide these benefits. SecureCare™ III, a long-term care (LTC) and nonparticipating whole life insurance policy, offers clients some of the most robust international benefits in the industry.

Most carriers do not allow clients full access to their benefit pool if they receive care outside of the United States. But with SecureCare III, if a client goes on claim while living abroad, their total LTC benefit pool remains unchanged and they'll receive up to 50 percent of their monthly benefit with no facility requirement. This means for as long as a client is on claim and living internationally, they will receive half of their monthly benefit until their benefit pool is depleted, effectively turning a policy with a six-year LTC benefit period into a 12-year benefit duration.

To see how SecureCare III stacks up with the rest of the competition, review the table on the following pages.



## Questions?

Call your SecureCare Sales  
Support Team today

**1-877-696-6654**

(Securian Financial and  
Broker-Dealer)

**1-888-900-1962**

(Independent Brokerage)

Product name	Securian Financial SecureCare™ III	Lincoln Financial Group® MoneyGuard® Fixed Advantage	Lincoln Financial Group® - MoneyGuard Market Advantage	Nationwide® - CareMatters® II	Nationwide® - CareMatters Together™	OneAmerica® - Asset Care®	Bighthouse Financial - SmartCare	MassMutual® - CareChoice One/CareChoice Select	New York Life - Asset Flex	Northwestern Mutual - Long- Term Advantage	Thrivent - CareForward™
<b>International benefit payment type</b>	Cash indemnity	Reimbursement (Flexible Care Cash allows an indemnity benefit for up to 50% of monthly maximum while base benefits remain - limited to IRS per diem at time of claim)		Cash indemnity		Reimbursement	Cash indemnity	None	Reimbursement	Reimbursement	Reimbursement
<b>Available monthly benefit</b>	50% of the current maximum monthly benefit <sup>1</sup>	Will pay up to 100% of incurred expenses, not to exceed the monthly maximum	Will pay up to 100% of incurred expenses, not to exceed the monthly maximum	100% of the maximum monthly LTC Rider (and 100% of any LTC Inflation Protection Rider benefit while benefits are paid under the LTC Rider)		Up to 100% of incurred expenses not to exceed the monthly maximum	100% of maximum monthly benefit	None	100% of maximum monthly benefit, for a lifetime maximum of one year	None	Up to the maximum monthly benefit. Available on the Acceleration only.
<b>Available on Acceleration of Base Contract</b>	Yes, up to 100% of the benefit pool	Limited to no more than a total of 36 months of international benefits.	Limited to no more than a total of 36 months of international benefits.	Yes		Yes	Yes	No	Yes (for a lifetime maximum of one year)	No	Yes
<b>Available on the Extension of Benefits</b>	Yes, up to 100% of the benefit pool			No	No	No	No	No	No	No	No
<b>Additional Restrictions</b>	None	Nursing Home or Assisted Living Facilities only	Nursing Home or Assisted Living Facilities only	None		Nursing home only	Treatment outside the United States must be prescribed in a Plan of Care of a physician licensed in the United States	N/A	Nursing home only	N/A	Residential care, adult day care and home care
<b>Recertification</b>	At least once every 12 months but not more frequently than every 90 days	May request verification not more than monthly and at least every 12 months	May request verification not more than monthly and at least every 12 months	At least once every 12 months but not more frequently than every 90 days		May be requested as often as needed while insured in on claim	At least once every 12 months but not more frequently than every 90 days	N/A	At least every 12 months	N/A	At least once every 12 months but not more frequently than every 90 days

1. The length of benefits can be extended if less than the monthly maximum is received.



All data provided as of November 2023 from competitive software and marketing.

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). These policies 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.

Qualified long-term care services received outside the United States, its territories, or possessions, are limited to the non-United States monthly benefit limit. If the insured returns to the United States, the non-United States monthly benefit limit will no longer apply.

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.

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.

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 materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. 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  
©2023 Securian Financial Group, Inc. All rights reserved.

F95989-125 12-2023 DOFU 12-2023  
3241081