



## SecureCare III tax sales success kit

**SecureCare III is a nonparticipating whole life insurance policy with long-term care (LTC) benefits. SecureCare III:**

- Provides a cash LTC benefit clients can use however they want
- Helps shield loved ones and assets from the impact of LTC expenses
- Leaves a tax-free death benefit to beneficiaries
- Offers three return of premium options so clients can choose to maximize protecting their premium dollars or maximize leveraging them<sup>1</sup>

Plus, clients may be able to take advantage of SecureCare III's unique premium structure, which offers potential tax deductions and savings. Inside this toolkit, you'll find a turn-key sales process – complete with prospecting tips and sales tools – to help you leverage this opportunity.



Discover how to use  
tax-advantaged dollars  
for LTC planning

Contact us

1. 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).

# Step 1

Read the [SecureCare III tax guide](#) for an overview of SecureCare III's premium structure and the opportunities it creates.

Incorporate these two questions into your LTC sales process:

1. "Do you have a health savings account (HSA)?"
2. "Are you a business owner?"

If the answer is yes to either question, that's your cue to look at SecureCare III.

# Step 2

## Clients with HSAs

Show them how they can use their HSA to help pay for a SecureCare III policy.

Be on the lookout for older prospects (between 61 and 71 years old) who have a well-funded HSA as they stand to potentially gain the most from this strategy.

## Sales tool for you

[Using HSA dollars to pay for LTC](#)

## Sales tool for consumers

[LTC tax deduction worksheet: individual](#)

# Step 3

## Clients who are business owners

Explain how they can fund their own LTC needs with business dollars and provide key employees with LTC coverage.

If your client has a business partner, make sure to present this strategy to them, as well. The partner may be interested in this solution – giving you a new client who's just a follow-up phone call away.

## Sales tools for you

[Sole proprietor, S corporation and partnership](#)

[Key employee coverage and C corporation owner/employee](#)

## Sales tools for consumers

[LTC tax deduction worksheet: key employee and C corp](#)

[LTC tax deduction worksheet: S corp](#)

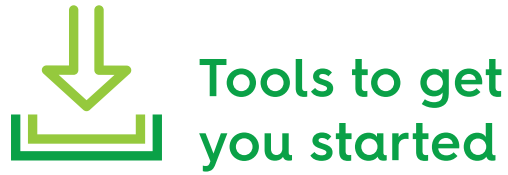
[Tax reference guide: LTC policies offered as an employee benefit](#)

The collage includes several documents:

- Taxation Guide:** Discusses the 1996 Health Insurance Portability and Accountability Act (HIPAA) requirements for qualified long-term care (LTC) policies under the Internal Revenue Code (IRC) section 7728. It details the tax treatment of SecureCare III as a linked-benefit contract with qualified LTC features.
- Using pre-tax dollars to pay for long-term care:** Explains how clients can use a health savings account (HSA) to help fund a portion of their premium. It notes that older prospects may be strong candidates for this strategy as age-based limits increase with age.
- Tax-advantaged dollars for long-term care:** Focuses on sole proprietors, S corporations, and partnerships. It highlights SecureCare III's unique policy design, including death benefit, LTC cash indemnity benefit, reduced post-up benefit, and three return of premium options.
- Employee: Long-term care (LTC) tax deduction worksheet:** Provides a detailed overview for employees and C corporation owner/employees. It includes a flowchart showing the flow from Company to SecureCare III to Employee. It also includes a table for tax implications and a table for premium amounts and tax implications.
- LTC tax deduction worksheet: S corp:** Provides a detailed overview for S corporations. It includes a flowchart showing the flow from S corp to SecureCare III to Employee. It also includes a table for tax implications and a table for premium amounts and tax implications.



Clients can use the consumer tax reference guide and tax deduction worksheet to help their tax professional understand the strategy.



# Financial professional materials

## [SecureCare III tax presentation](#)



## [SecureCare III tax guide](#)

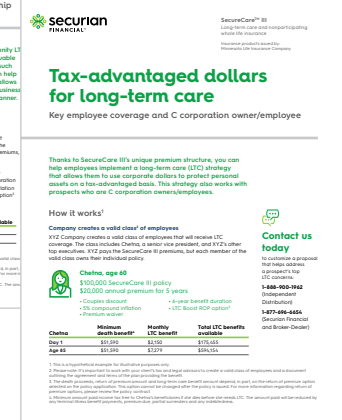
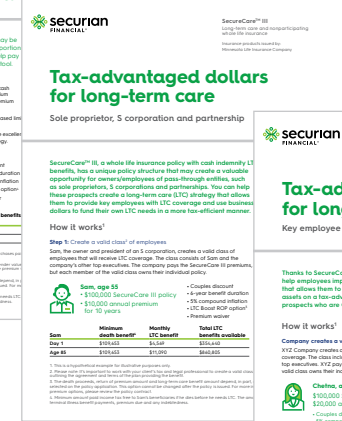
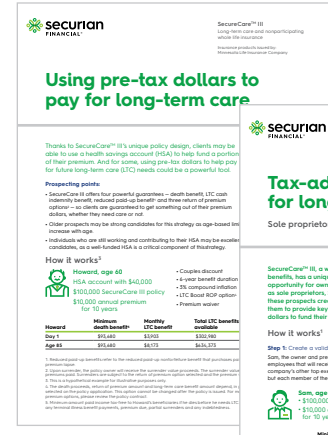


## Tax-advantaged dollars for LTC sales ideas

### [Individual with HSA](#)

### [Sole proprietor, S corporation and partnership](#)

### [Key employee coverage and C corporation owner/employee](#)



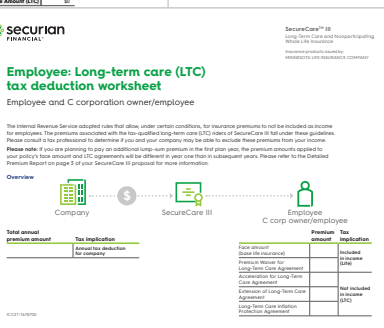
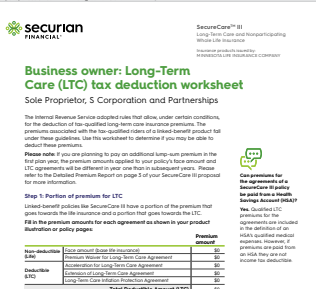
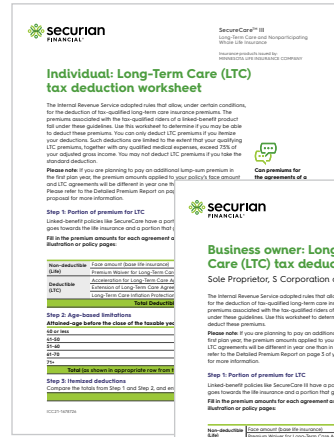
# Consumer materials

## Tax deduction worksheets

### [Individual](#)

### [Sole proprietor, S corporation and partnership](#)

### [Key employee coverage and C corporation owner/employee](#)



## Tax reference guide: LTC policies offered as an employee benefit



## Log in to:

### [Run a proposal](#)

### [Don't have an account? Creating one is easy!](#)

## Ready for more?

### [Go to securian.com/SecureCare III](#)

### [Check out the SecureCare III video resource library](#)

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. The Acceleration for Long-Term Care Agreement and Extension of Long-Term Care Benefits 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 these agreements. 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.

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.

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