

SecureCare competitive comparison

See where SecureCare ranks #1

The following hypothetical examples are for illustrative purposes only. Each table compares Securian's hybrid SecureCare Universal Life/LTC policy to policies from Lincoln Financial Group, Nationwide Life Insurance Company and Pacific Life Insurance Company.

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

KEY

- SecureCare ranks #1
- SecureCare ranks #2

60-year-old male, Non-Tobacco underwriting rating and couples discount

		Securian	Lincoln	Nationwide [®]	Pacific Life
		SecureCare UL	MoneyGuard [®] II UL	YourLife CareMatters SM UL	Pacific PremierCare [®] Advantage UL
\$50,000; 4-Year benefit	Initial face amount	\$82,365	\$75,951	\$76,103	\$77,525
	Day 1 total LTC benefits	\$164,730	\$151,902	\$152,205	\$155,050
	Day 1 monthly LTC benefit	\$3,432	\$3,165	\$3,171	\$3,230
	Age 80 total LTC benefits	\$164,730	\$151,902	\$152,205	\$155,050
	Age 80 monthly LTC benefit	\$3,432	\$3,165	\$3,171	\$3,230
\$50,000; 4-Year benefit, 3% simple inflation	Initial face amount	\$70,492	\$57,569 ¹	N/A ²	\$70,940
	Day 1 total LTC benefits	\$147,328	\$120,424 ¹	N/A ²	\$148,264
	Day 1 monthly LTC benefit	\$2,937	\$2,399 ¹	N/A ²	\$2,955
	Age 80 total LTC benefits	\$231,919	\$217,498 ¹	N/A ²	\$233,392
	Age 80 monthly LTC benefit	\$4,700	\$4,332¹	N/A²	\$4,729
\$100,000; 6-Year benefit	Initial face amount	\$160,510	\$149,845	\$147,491	\$151,961
	Day 1 total LTC benefits	\$481,530	\$449,535	\$442,474	\$455,883
	Day 1 monthly LTC benefit	\$6,688	\$6,244	\$6,145	\$6,331
	Age 80 total LTC benefits	\$481,530	\$449,535	\$442,474	\$455,883
	Age 80 monthly LTC benefit	\$6,688	\$6,244	\$6,145	\$6,331
\$100,000; 6-Year benefit, 3% simple inflation	Initial face amount	\$138,141	\$109,789 ¹	\$106,792	\$136,085
	Day 1 total LTC benefits	\$445,505	\$355,080 ¹	\$344,404	\$438,874
	Day 1 monthly LTC benefit	\$5,756	\$4,575 ¹	\$4,450	\$5,670
	Age 80 total LTC benefits	\$694,159	\$641,314 ¹	\$527,019	\$683,827
	Age 80 monthly LTC benefit	\$9,209	\$8,262¹	\$6,986	\$9,072
\$100,000; 6-Year benefit, 5% compound inflation	Initial face amount	\$95,002	\$84,947 ³	\$80,032	\$100,000
	Day 1 total LTC benefits	\$323,098	\$288,901 ³	\$272,186	\$301,566
	Day 1 monthly LTC benefit	\$3,958	\$3,539 ³	\$3,335	\$3,694
	Age 80 total LTC benefits	\$857,274	\$766,541 ³	\$687,799	\$800,117
	Age 80 monthly LTC benefit	\$10,503	\$9,391³	\$8,427	\$9,802

All illustration and benchmarking data provided by Competitor Illustration Software, April 2017.

SecureCare may not be available in all states. Product features, including limitations and exclusions, may vary by state.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

60-year-old female, Non-Tobacco underwriting rating and couples discount

		Securian	Lincoln	Nationwide®	Pacific Life
		SecureCare UL	MoneyGuard® II UL	YourLife CareMattersSM UL	Pacific PremierCare® Advantage UL
\$50,000; 4-Year benefit	Initial face amount	\$88,190	\$80,859	\$84,686	\$75,780
	Day 1 total LTC benefits	\$176,379	\$161,718	\$169,373	\$151,560
	Day 1 monthly LTC benefit	\$3,675	\$3,369	\$3,529	\$3,157
	Age 80 total LTC benefits	\$176,379	\$161,718	\$169,373	\$151,560
	Age 80 monthly LTC benefit	\$3,675	\$3,369	\$3,529	\$3,157
\$50,000; 4-Year benefit 3% simple inflation	Initial face amount	\$64,162	\$52,524 ¹	\$61,204	\$62,903
	Day 1 total LTC benefits	\$134,098	\$109,870 ¹	\$127,916	\$131,467
	Day 1 monthly LTC benefit	\$2,673	\$2,189 ¹	\$2,550	\$2,620
	Age 80 total LTC benefits	\$211,091	\$198,438 ¹	\$197,688	\$206,950
	Age 80 monthly LTC benefit	\$4,277	\$3,953¹	\$4,004	\$4,193
\$100,000; 6-Year benefit	Initial face amount	\$167,023	\$150,455	\$157,659	\$142,190
	Day 1 total LTC benefits	\$501,070	\$451,365	\$472,978	\$426,570
	Day 1 monthly LTC benefit	\$6,959	\$6,269	\$6,569	\$5,924
	Age 80 total LTC benefits	\$501,070	\$451,365	\$472,978	\$426,570
	Age 80 monthly LTC benefit	\$6,959	\$6,269	\$6,569	\$5,924
\$100,000; 6-Year benefit 3% simple inflation	Initial face amount	\$118,052	\$115,972 ⁴	\$99,943	\$115,739
	Day 1 total LTC benefits	\$380,719	\$375,077 ⁴	\$322,315	\$373,258
	Day 1 monthly LTC benefit	\$4,919	\$4,832 ⁴	\$4,164	\$4,822
	Age 80 total LTC benefits	\$593,213	\$677,431 ⁴	\$493,217	\$581,588
	Age 80 monthly LTC benefit	\$7,870	\$8,727⁴	\$6,538	\$7,715
\$100,000; 6-Year benefit 5% compound inflation	Initial face amount	\$98,861	N/A ⁵	N/A ²	\$100,267
	Day 1 total LTC benefits	\$333,657	N/A ⁵	N/A ²	\$338,401
	Day 1 monthly LTC benefit	\$4,119	N/A ⁵	N/A ²	\$4,177
	Age 80 total LTC benefits	\$630,241	N/A ⁵	N/A ²	\$639,202
	Age 80 monthly LTC benefit	\$8,238	N/A⁵	N/A²	\$8,355

65-year-old male, Non-Tobacco underwriting rating and couples discount

		Securian	Lincoln	Nationwide®	Pacific Life
		SecureCare UL	MoneyGuard® II UL	YourLife CareMattersSM UL	Pacific PremierCare® Advantage UL
\$50,000; 4-Year benefit	Initial face amount	\$72,625	\$67,175	\$68,150	\$69,103
	Day 1 total LTC benefits	\$145,250	\$134,350	\$136,300	\$138,206
	Day 1 monthly LTC benefit	\$3,026	\$2,799	\$2,840	\$2,879
	Age 80 total LTC benefits	\$145,250	\$134,350	\$136,300	\$138,206
	Age 80 monthly LTC benefits	\$3,026	\$2,799	\$2,840	\$2,879
\$50,000; 4-Year benefit, 3% simple inflation	Initial face amount	\$62,910	\$50,397 ¹	N/A ²	\$62,438
	Day 1 total LTC benefits	\$131,481	\$105,421 ¹	N/A ²	\$130,495
	Day 1 monthly LTC benefit	\$2,621	\$2,100 ¹	N/A ²	\$2,601
	Age 80 total LTC benefits	\$188,099	\$164,243 ¹	N/A ²	\$186,689
	Age 80 monthly LTC benefit	\$3,801	\$3,272¹	N/A²	\$3,772
\$100,000; 6-Year benefit	Initial face amount	\$139,705	\$130,377	\$129,720	\$134,792
	Day 1 total LTC benefits	\$419,116	\$391,131	\$389,159	\$404,376
	Day 1 monthly LTC benefit	\$5,821	\$5,432	\$5,405	\$5,616
	Age 80 total LTC benefits	\$419,116	\$391,131	\$389,159	\$404,376
	Age 80 monthly LTC benefit	\$5,821	\$5,432	\$5,405	\$5,616
\$100,000; 6-Year benefit, 3% simple inflation	Initial face amount	\$122,858	\$113,692 ⁴	\$93,924	\$119,505
	Day 1 total LTC benefits	\$396,218	\$367,703 ⁴	\$302,904	\$385,403
	Day 1 monthly LTC benefit	\$5,119	\$4,737 ⁴	\$3,913	\$4,979
	Age 80 total LTC benefits	\$562,077	\$572,869 ⁴	\$421,248	\$546,735
	Age 80 monthly LTC benefit	\$7,423	\$7,380⁴	\$5,557	\$7,220
\$100,000; 6-Year benefit, 5% compound inflation	Initial face amount	\$94,413	Unavailable ⁵	\$63,441	\$100,000
	Day 1 total LTC benefits	\$321,096	Unavailable ⁵	\$215,760	\$268,787
	Day 1 monthly LTC benefit	\$3,934	Unavailable ⁵	\$2,643	\$3,293
	Age 80 total LTC benefits	\$667,535	Unavailable ⁵	\$427,191	\$558,790
	Age 80 monthly LTC benefit	\$8,178	Unavailable⁵	\$5,234	\$6,845

LEARN HOW SecureCare can offer your clients protection for life's journey and about its advantages compared to other long-term care products. Call your Life Sales Support Team today:

• **1-877-696-6654** (Securian and Broker-Dealer)

• **1-888-413-7860, Option 1** (Independent Brokerage)

65-year-old female, Non-Tobacco underwriting rating and couples discount

		Securian	Lincoln	Nationwide®	Pacific Life
		SecureCare UL	MoneyGuard® II UL	YourLife CareMatters SM UL	Pacific PremierCare® Advantage UL
\$50,000; 4-Year benefit	Initial face amount	\$76,009	\$70,334	\$72,567	\$64,543
	Day 1 total LTC benefits	\$152,018	\$140,668	\$145,134	\$129,086
	Day 1 monthly LTC benefit	\$3,167	\$2,931	\$3,024	\$2,689
	Age 80 total LTC benefits	\$152,018	\$140,668	\$145,134	\$129,086
	Age 80 monthly LTC benefits	\$3,167	\$2,931	\$3,024	\$2,689
\$50,000; 4-Year benefit, 3% simple inflation	Initial face amount	\$51,762	\$56,101 ⁴	N/A ²	N/A ²
	Day 1 total LTC benefits	\$108,183	\$117,353 ⁴	N/A ²	N/A ²
	Day 1 monthly LTC benefit	\$2,157	\$2,338 ⁴	N/A ²	N/A ²
	Age 80 total LTC benefits	\$154,768	\$182,832 ⁴	N/A ²	N/A ²
	Age 80 monthly LTC benefit	\$3,127	\$3,642⁴	N/A²	N/A²
\$100,000; 6-Year benefit	Initial face amount	\$144,028	\$128,375	\$133,335	\$119,487
	Day 1 total LTC benefits	\$432,084	\$385,125	\$400,005	\$358,461
	Day 1 monthly LTC benefit	\$6,001	\$5,349	\$5,556	\$4,978
	Age 80 total LTC benefits	\$432,084	\$385,125	\$400,005	\$358,461
	Age 80 monthly LTC benefit	\$6,001	\$5,349	\$5,556	\$4,978
\$100,000; 6-Year benefit, 3% simple inflation	Initial face amount	\$101,998	\$100,782 ⁴	\$74,472	\$100,000
	Day 1 total LTC benefits	\$328,945	\$325,950 ⁴	\$240,174	\$281,429
	Day 1 monthly LTC benefit	\$4,250	\$4,199 ⁴	\$3,103	\$3,636
	Age 80 total LTC benefits	\$466,642	\$507,819 ⁴	\$334,009	\$399,237
	Age 80 monthly LTC benefit	\$6,162	\$6,542⁴	\$4,406	\$5,272
\$100,000; 6-Year benefit, 5% compound inflation	Initial face amount	\$70,839	N/A ⁵	N/A ²	\$100,000
	Day 1 total LTC benefits	\$240,921	N/A ⁵	N/A ²	\$243,384
	Day 1 monthly LTC benefit	\$2,952	N/A ⁵	N/A ²	\$3,004
	Age 80 total LTC benefits	\$500,859	N/A ⁵	N/A ²	\$405,641
	Age 80 monthly LTC benefit	\$6,136	N/A⁵	N/A²	\$5,258

¹ Numbers illustrated using 3% compound inflation option 3% simple inflation is not available.

² Not enough premium.

³ Basic return of premium; vested return of premium not available.

⁴ Numbers illustrated using 3% compound inflation option; 3% simple inflation is not available. Basic return of premium; vested return of premium not available.

⁵ Plan design not available.

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SecureCare is a single premium universal life policy with tax qualified long-term care benefits that cover care such as nursing care, home and community based care, and informal care as defined in this policy. This policy provides for the payment of a monthly benefit for qualified long-term care services. This policy also provides an accelerated death benefit for terminal illness. This policy is intended to provide tax qualified long-term care insurance benefits under Section 7702B and tax-free accelerated death benefits for terminal illness under Section 101(g) of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under this policy may be taxable. Please ensure that your clients 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.

Securian Financial Group, Inc.
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