

SecureCare Universal Life
Individual Life Insurance

Insurance products issued by:
MINNESOTA LIFE INSURANCE COMPANY

Financial security
for the long run®



Protection for life's journey

Secure your care . . . your assets . . . your legacy

The purpose of this material is the solicitation of insurance.
A financial professional will contact you.
ICC16-72858



GOOD RELATIONSHIPS get better with time

For over 135 years, Securian Financial Group and its affiliates have been committed to supporting our clients through every stage of life. Securian's enduring financial strength can give you confidence your policy will provide benefits when you and your family need them.

When you purchase a life insurance policy from one of Securian's affiliates, Minnesota Life or Securian Life, you don't just become a policyholder – you're treated like our partner. Our loyal policyholders can expect to receive ongoing policy enhancements whenever possible and a level of customer service that sets us apart from our peers.

WHAT'S INSIDE

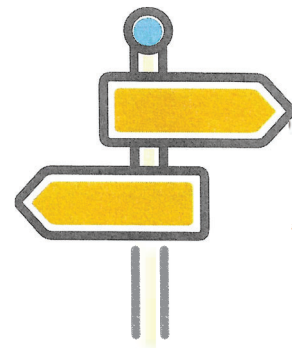
Preparing for life's possibilities	3
Solution: SecureCare	8
Leverage assets to maximize choices	9
Flexibility for the future	10
Barbara helps secure her future	13
Summary	14
Staying connected and We are Securian	15

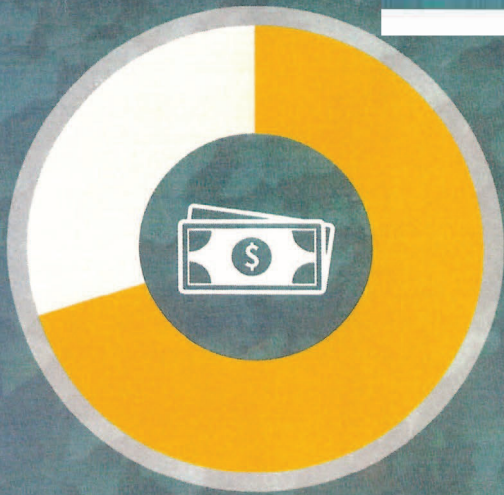
You've lived life on your own terms, diligently working and saving for retirement. Now you're looking forward to a time in your life full of possibilities. Possibilities like travelling the world, spending more time with family and learning new skills.

Preparing for life's possibilities

To fully enjoy your retirement possibilities, you recognize your money may need to last 20 years or longer. You may have even set aside some additional funds in a safe place, such as a bank or other low interest-bearing account, for unexpected expenses. But in the decades to come, challenges such as declining health could adversely affect these assets and the retirement you've envisioned.

Because of the increasing likelihood you may need care as you age, **take steps now to learn about your options and how they may influence your future possibilities.**





“**70%** of people turning age 65 can expect to use some form of long-term care during their lives.”¹

¹ “Who needs long-term care?”, U.S. Department of Health and Human Services, <http://longtermcare.gov/the-basics/who-needs-care/> Accessed August 5, 2016.





How will life change as you age?

It can be uncomfortable thinking about a future where you are no longer independent. But consider how your life may be disrupted when daily tasks become more difficult, such as bathing, dressing and eating or when you may need help from others, like family members or paid professionals.

Dementia and Alzheimer's disease

There is, perhaps, no greater disruption to daily life than when a loved one has Alzheimer's disease. As the number one cause of dementia,² Alzheimer's is the leading cause of disability and poor health,³ and one of the costliest chronic diseases.⁴ According to the Alzheimer's Association:

- Nearly half of those paying for a friend or family member with dementia reported they had to cut back on spending for their own personal needs.⁵
- 28 percent reported spending money from their own retirement savings to pay for the person with dementia.⁶

Alzheimer's Disease is truly a disruptive and costly disease that limits life choices and reduces financial resources for both you and your loved ones. It may be critical for you to find an alternative way to pay for long-term care expenses.



ONE OUT OF NINE
people age 65 and older has
Alzheimer's disease.⁷

² 2016 Alzheimer's Disease Facts and Figures, a report by the Alzheimer's Association, Chicago, IL., p. 4. Used by permission.

³ Ibid, p. 26.

⁴ Ibid, p. 47.

⁵ Ibid, p. 60.

⁶ Ibid, p. 60.

⁷ Ibid, p. 17

Paying for care

Although the costs of long-term care are substantial and projected to increase, you may have several funding options:

Options	Benefits	Restrictions
Medicare US government's medical insurance program for the retired	May pay for: <ul style="list-style-type: none"> • Short-term nursing home care • Rehabilitation in a facility after an illness 	Does not pay for: <ul style="list-style-type: none"> • Long-term stays • Help with personal needs
Medicaid A government medical program for the financially needy, with restrictions on income and assets a person can maintain to qualify for benefits	May pay for expenses associated with your care, generally only in a facility	Will only pay for long-term care after you have: <ul style="list-style-type: none"> • Depleted your financial assets • Allocated the majority of your income to pay for care • Been placed in a Medicaid-approved nursing home
Standalone long-term care insurance An individual or joint insurance product designed to help cover the cost of care when an individual is chronically ill	May pay for expenses associated with your care at home or in a facility	Most policies will only: <ul style="list-style-type: none"> • Reimburse you for expenses already paid – after you've submitted each receipt • Pay for long-term care, so if you never need it, you forfeit the premiums you've paid
Family	If family agrees to help provide care, your loved ones will do all they can to help you	<ul style="list-style-type: none"> • Family may not be willing or able to provide care • Research has shown that unpaid family caregivers may: <ul style="list-style-type: none"> – Reduce their work hours – Take unpaid leave – Experience declines in personal health and well-being – Put their own retirement funds at risk⁸
Self-insure Using personal assets and income to pay for care	How much you use to pay for care will be affected by: <ul style="list-style-type: none"> • The length of time you need care • The level of care you need 	<ul style="list-style-type: none"> • Your assets may be depleted while still needing care • Depleting those assets may: <ul style="list-style-type: none"> – Require you to find another way to pay for or receive your care – Reduce or eliminate the legacy you want to leave your loved ones

While each of these options can be appealing under the right circumstances, there may be another alternative.

⁸ "State of Long-term Care Insurance: The Market, Challenges and Future Innovations", National Association of Insurance Commissioners and The Center for Insurance Policy and Research, May 2016.

Solution: **SecureCare**

SecureCare Universal Life (SecureCare) is a single-premium permanent life insurance policy with long-term care benefits. **SecureCare offers guaranteed benefits⁹ that can help preserve wealth for your loved ones after you're gone, protect your retirement and provide flexibility for the future.**

⁹ Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.

