

SecureCare competitive comparison

Single-pay: Compound Inflation

See where SecureCare ranks #1 in compound inflation scenarios

The following hypothetical examples are for illustrative purposes only. Each table compares Securian Financial's hybrid life/LTC policy, SecureCare, to policies from four other companies using a vested return of premium schedule where available.

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



Learn how

SecureCare stands out from other long-term care products and can help offer your clients protection for all that lies ahead. Call your Life Sales Support Team today:

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

1-888-900-1962 (Independent Brokerage)

60-year-old male, non-tobacco underwriting rating, couples discount

		Securian	Lincoln	Nationwide®	Pacific Life	OneAmerica®
		SecureCare	MoneyGuard® III	YourLife CareMatters® II	PremierCare® Choice Max ¹	Asset-Care
\$50,000 4-year benefit	Initial face amount	\$82,365	\$79,526	\$84,851	N/A ²	\$80,290 ³
	Day 1 total LTC benefits	\$164,730	\$146,818	\$169,702	N/A ²	\$80,290 ³
	Day 1 monthly LTC benefit	\$3,432	\$3,059	\$3,535	N/A ²	\$1,606 ³
	Age 80 total LTC benefits	\$164,730	\$146,818	\$169,702	N/A ²	\$80,290 ³
	Age 80 monthly LTC benefit	\$3,432	\$3,059	\$3,535	N/A²	\$1,606³
\$50,000 4-year benefit 3% compound inflation	Initial face amount	\$67,724	\$63,483	\$63,422	N/A ²	N/A ²
	Day 1 total LTC benefits	\$141,666	\$122,580	\$132,667	N/A ²	N/A ²
	Day 1 monthly LTC benefit	\$2,822	\$2,442	\$2,643	N/A ²	N/A ²
	Age 80 total LTC benefits	\$255,864	\$221,399	\$232,632	N/A ²	N/A ²
	Age 80 monthly LTC benefit	\$5,097	\$4,410	\$4,634	N/A²	N/A²
\$100,000 6-year benefit	Initial face amount	\$160,510	\$149,338	\$161,059	\$153,072	\$156,323 ⁴
	Day 1 total LTC benefits	\$481,529	\$413,551	\$483,177	\$459,216	\$312,646 ⁴
	Day 1 monthly LTC benefit	\$6,688	\$5,744	\$6,711	\$6,378	\$3,126 ⁴
	Age 80 total LTC benefits	\$481,529	\$413,551	\$483,178	\$459,216	\$312,646 ⁴
	Age 80 monthly LTC benefit	\$6,688	\$5,744	\$6,711	\$6,378	\$3,126⁴
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$131,099	\$116,511	\$115,731	N/A ²	\$152,886 ⁴
	Day 1 total LTC benefits	\$424,000	\$347,835	\$374,299	N/A ²	\$305,772 ⁴
	Day 1 monthly LTC benefit	\$5,462	\$4,481	\$4,822	N/A ²	\$3,058 ⁴
	Age 80 total LTC benefits	\$765,791	\$628,238	\$656,335	N/A ²	\$420,975 ⁴
	Age 80 monthly LTC benefit	\$9,866	\$8,094	\$8,456	N/A²	\$5,362 (COB)^{4,5}
\$100,000 6-year benefit 5% compound inflation	Initial face amount	\$95,002	\$84,654	\$80,032	\$100,000	\$149,956 ⁴
	Day 1 total LTC benefits	\$323,098	\$265,759	\$272,186	\$320,614	\$299,912 ⁴
	Day 1 monthly LTC benefit	\$3,958	\$3,256	\$3,335	\$3,928	\$2,999 ⁴
	Age 80 total LTC benefits	\$857,274	\$705,151	\$687,799	\$850,686	\$528,892 ⁴
	Age 80 monthly LTC benefit	\$10,503	\$8,639	\$8,427	\$10,422	\$7,579 (COB)^{4,5}

KEY ● SecureCare ranks #1
● SecureCare ranks #2

1. Illustrated numbers reflect a reimbursement payout once going on claims.
2. Plan design not available or not enough premium.
3. Calculated with 2% acceleration option. Total 50 months.
4. Calculated with 2% acceleration option and limited duration Continuation of Benefits Rider (COB). Total 100 months.
5. Continuation of Benefits (COB) monthly maximum benefit will be paid after the entire death benefit has been accelerated.

60-year-old female, non-tobacco underwriting rating, couples discount

		Securian	Lincoln	Nationwide [®]	Pacific Life	OneAmerica [®]
		SecureCare	MoneyGuard [®] III	YourLife CareMatters [®] III	PremierCare [®] Choice Max ¹	Asset-Care
\$50,000 4-year benefit	Initial face amount	\$88,190	\$77,793	\$84,687	N/A ²	\$86,670 ³
	Day 1 total LTC benefits	\$176,379	\$143,618	\$169,374	N/A ²	\$86,670 ³
	Day 1 monthly LTC benefit	\$3,675	\$2,992	\$3,529	N/A ²	\$1,733 ³
	Age 80 total LTC benefits	\$176,379	\$143,618	\$169,374	N/A ²	\$86,670 ³
	Age 80 monthly LTC benefit	\$3,675	\$2,992	\$3,529	N/A²	\$1,733³
\$50,000 4-year benefit 3% compound inflation	Initial face amount	\$63,424	\$55,915	N/A ²	N/A ²	N/A ²
	Day 1 total LTC benefits	\$132,671	\$107,967	N/A ²	N/A ²	N/A ²
	Day 1 monthly LTC benefit	\$2,643	\$2,151	N/A ²	N/A ²	N/A ²
	Age 80 total LTC benefits	\$239,619	\$195,006	N/A ²	N/A ²	N/A ²
	Age 80 monthly LTC benefit	\$4,773	\$3,884	N/A²	N/A²	N/A²
\$100,000 6-year benefit	Initial face amount	\$167,023	\$142,250	\$157,659	\$147,639	\$159,861 ⁴
	Day 1 total LTC benefits	\$501,070	\$393,924	\$472,978	\$442,917	\$319,722 ⁴
	Day 1 monthly LTC benefit	\$6,959	\$5,471	\$6,569	\$6,151	\$3,197 ⁴
	Age 80 total LTC benefits	\$501,070	\$393,924	\$472,978	\$442,917	\$319,722 ⁴
	Age 80 monthly LTC benefit	\$6,959	\$5,471	\$6,569	\$6,151	\$3,197⁴
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$116,204	\$99,088	\$96,197	N/A ²	\$150,290 ⁴
	Day 1 total LTC benefits	\$375,828	\$295,820	\$311,120	N/A ²	\$300,580 ⁴
	Day 1 monthly LTC benefit	\$4,842	\$3,811	\$4,008	N/A ²	\$3,006 ⁴
	Age 80 total LTC benefits	\$678,786	\$534,294	\$545,551	N/A ²	\$413,827 ⁴
	Age 80 monthly LTC benefit	\$8,745	\$6,883	\$7,028	N/A²	\$5,271 (COB)^{4,5}
\$100,000 6-year benefit 5% compound inflation	Initial face amount	\$68,851	\$59,142	N/A ²	\$100,000	\$141,993 ⁴
	Day 1 total LTC benefits	\$234,160	\$185,668	N/A ²	\$194,895	\$283,986 ⁴
	Day 1 monthly LTC benefit	\$2,869	\$2,275	N/A ²	\$2,387	\$2,840 ⁴
	Age 80 total LTC benefits	\$621,297	\$492,644	N/A ²	\$517,115	\$500,806 ⁴
	Age 80 monthly LTC benefit	\$7,612	\$6,036	N/A²	\$6,335	\$7,176 (COB)^{4,5}

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5. Continuation of Benefits (COB) monthly maximum benefit will be paid after the entire death benefit has been accelerated.

65-year-old male, non-tobacco underwriting rating, couples discount

		Securian	Lincoln	Nationwide [®]	Pacific Life	OneAmerica [®]
		SecureCare	MoneyGuard [®] III	YourLife CareMatters [®] II	PremierCare [®] Choice Max ¹	Asset-Care
\$50,000 4-year benefit	Initial face amount	\$72,625	\$68,619	\$73,031	N/A ²	\$71,373 ³
	Day 1 total LTC benefits	\$145,250	\$126,682	\$146,062	N/A ²	\$71,373 ³
	Day 1 monthly LTC benefit	\$3,026	\$2,639	\$3,043	N/A ²	\$1,427 ³
	Age 80 total LTC benefits	\$145,250	\$126,682	\$146,062	N/A ²	\$71,373 ³
	Age 80 monthly LTC benefits	\$3,026	\$2,639	\$3,043	N/A²	\$1,427³
\$50,000 4-year benefit 3% compound inflation	Initial face amount	\$60,880	\$55,386	N/A ²	N/A ²	N/A ²
	Day 1 total LTC benefits	\$127,349	\$106,946	N/A ²	N/A ²	N/A ²
	Day 1 monthly LTC benefit	\$2,537	\$2,130	N/A ²	N/A ²	N/A ²
	Age 80 total LTC benefits	\$198,405	\$166,621	N/A ²	N/A ²	N/A ²
	Age 80 monthly LTC benefits	\$3,952	\$3,319	N/A²	N/A²	N/A²
\$100,000 6-year benefit	Initial face amount	\$139,705	\$128,009	\$138,353	\$135,798	\$138,590 ⁴
	Day 1 total LTC benefits	\$419,116	\$354,487	\$415,058	\$407,394	\$277,180 ⁴
	Day 1 monthly LTC benefit	\$5,821	\$4,923	\$5,765	\$5,658	\$2,772 ⁴
	Age 80 total LTC benefits	\$419,116	\$354,487	\$415,058	\$407,394	\$277,180 ⁴
	Age 80 monthly LTC benefits	\$5,821	\$4,923	\$5,765	\$5,658	\$2,772⁴
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$113,919	\$103,420	\$102,015	N/A ²	\$135,560 ⁴
	Day 1 total LTC benefits	\$368,439	\$308,753	\$329,937	N/A ²	\$271,120 ⁴
	Day 1 monthly LTC benefit	\$4,747	\$3,978	\$4,251	N/A ²	\$2,711 ⁴
	Age 80 total LTC benefits	\$574,015	\$481,034	\$499,059	N/A ²	\$340,608 ⁴
	Age 80 monthly LTC benefits	\$7,395	\$6,197	\$6,429	N/A²	\$4,101 (COB)^{4,5}
\$100,000 6-year benefit 5% compound inflation	Initial face amount	\$94,413	\$83,053	\$63,441	\$100,000	\$132,805 ⁴
	Day 1 total LTC benefits	\$321,096	\$260,732	\$215,760	\$285,795	\$265,610 ⁴
	Day 1 monthly LTC benefit	\$3,934	\$3,194	\$2,643	\$3,501	\$2,656 ⁴
	Age 80 total LTC benefits	\$667,535	\$542,051	\$427,191	\$594,149	\$395,752 ⁴
	Age 80 monthly LTC benefits	\$8,178	\$6,641	\$5,234	\$7,279	\$5,259 (COB)^{4,5}

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3. Calculated with 2% acceleration option. Total 50 months.

4. Calculated with 2% acceleration option and limited duration Continuation of Benefits Rider (COB). Total 100 months.

5. Continuation of Benefits (COB) monthly maximum benefit will be paid after the entire death benefit has been accelerated.

65-year-old female, non-tobacco underwriting rating, couples discount

		Securian	Lincoln	Nationwide®	Pacific Life	OneAmerica®
		SecureCare	MoneyGuard® III	YourLife CareMatters® II	PremierCare® Choice Max ¹	Asset-Care
\$50,000 4-year benefit	Initial face amount	\$76,009	\$67,996	\$72,567	N/A ²	\$76,275 ³
	Day 1 total LTC benefits	\$152,018	\$125,532	\$145,134	N/A ²	\$76,275 ³
	Day 1 monthly LTC benefit	\$3,167	\$2,615	\$3,024	N/A ²	\$1,526 ³
	Age 80 total LTC benefits	\$152,018	\$125,532	\$145,134	N/A ²	\$76,275 ³
	Age 80 monthly LTC benefits	\$3,167	\$2,615	\$3,024	N/A²	\$1,526³
\$50,000 4-year benefit 3% compound inflation	Initial face amount	\$51,001	\$59,305 ⁶	N/A ²	N/A ²	N/A ²
	Day 1 total LTC benefits	\$106,686	\$114,513 ⁶	N/A ²	N/A ²	N/A ²
	Day 1 monthly LTC benefit	\$2,125	\$2,281 ⁶	N/A ²	N/A ²	N/A ²
	Age 80 total LTC benefits	\$166,213	\$178,411 ⁶	N/A ²	N/A ²	N/A ²
	Age 80 monthly LTC benefits	\$3,311	\$3,554⁶	N/A²	N/A²	N/A²
\$100,000 6-year benefit	Initial face amount	\$144,028	\$126,349	\$133,335	\$100,000	\$139,680 ⁴
	Day 1 total LTC benefits	\$432,084	\$349,890	\$400,005	\$374,478	\$279,360 ⁴
	Day 1 monthly LTC benefit	\$6,001	\$4,860	\$5,556	\$5,201	\$2,794 ⁴
	Age 80 total LTC benefits	\$432,084	\$349,890	\$400,005	\$374,478	\$279,360 ⁴
	Age 80 monthly LTC benefits	\$6,001	\$4,860	\$5,556	\$5,201	\$2,794⁴
\$100,000 6-year benefit 3% compound inflation	Initial face amount	\$100,984	\$85,322	\$84,441	N/A ²	\$130,872 ⁴
	Day 1 total LTC benefits	\$326,602	\$254,722	\$273,101	N/A ²	\$261,744 ⁴
	Day 1 monthly LTC benefit	\$4,208	\$3,282	\$3,518	N/A ²	\$2,617 ⁴
	Age 80 total LTC benefits	\$508,835	\$396,856	\$413,089	N/A ²	\$328,829 ⁴
	Age 80 monthly LTC benefits	\$6,555	\$5,113	\$5,322	N/A²	\$3,959 (COB)^{4,5}
\$100,000 6-year benefit 5% compound inflation	Initial face amount	\$70,839	\$53,948	N/A ²	N/A ²	\$123,268 ⁴
	Day 1 total LTC benefits	\$240,921	\$169,362	N/A ²	N/A ²	\$246,536 ⁴
	Day 1 monthly LTC benefit	\$2,952	\$2,075	N/A ²	N/A ²	\$2,465 ⁴
	Age 80 total LTC benefits	\$500,859	\$352,101	N/A ²	N/A ²	\$367,332 ⁴
	Age 80 monthly LTC benefits	\$6,136	\$4,314	N/A²	N/A²	\$4,881 (COB)^{4,5}

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2. Plan design not available or not enough premium.

3. Calculated with 2% acceleration option. Total 50 months.

4. Calculated with 2% acceleration option and limited duration Continuation of Benefits Rider (COB). Total 100 months.

5. Continuation of Benefits (COB) monthly maximum benefit will be paid after the entire death benefit has been accelerated.

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

All illustration and benchmarking data provided by Competitor Illustration Software, September 2019.

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

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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.

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