

How to write SecureCare remotely e-toolkit

Sometimes you can't meet with potential clients in-person, but that doesn't mean you can't help them find a long-term care (LTC) solution. From getting in front of prospects to policy delivery, this e-toolkit takes you through a SecureCare Universal Life sales process that doesn't require any face-to-face interaction so you can help your clients – no matter where they are:



1 Lean into digital

Use our [12 tips for effective web meetings with clients](#) to help you embrace to a productive virtual meeting model.



2 Start the conversation

Initiate the LTC conversation by asking your clients to fill out the [LTC and chronic illness quick questionnaire](#). Use their responses as an entry point into a larger conversation about their care needs and concerns.





3 Position a solution

Share your screen with clients and walk them through our consumer-facing [Why SecureCare](#) brochure to help them understand the importance of LTC protection in their overall financial strategy. Don't forget to add your contact information to the brochure!



4 Pre-screen your client

Refer to our [Impairment Guide](#) and [Pre-Screen Checklist](#) to help you take a health history. Call 1-888-405-5824 or email securecarequickquote@securian.com to complete an underwriting pre-screen.



5 Submit an application using eApp

From filling out the application to collecting signatures, the eApp process is entirely online so you can complete a SecureCare application anytime, anywhere. Check out our [eApp: how it works](#) flyer to learn more about the process. DocuSign® is also available.



6 Online scheduling, contact-free underwriting

Your client can use our online portal to schedule their tele-interview and begin the contact-free underwriting process: no paramedical exams or labs required. Give clients our [What's next?](#) brochure to help them prepare for the application process.



7 Paperless policy delivery

ePolicy Delivery provides a paperless delivery experience so your client can get the coverage they need without leaving their house. Read our [ePolicy Delivery: FAQ](#) to get started. Please note, ePolicy Delivery is not available for LTC replacements at this time.

Bonus tip

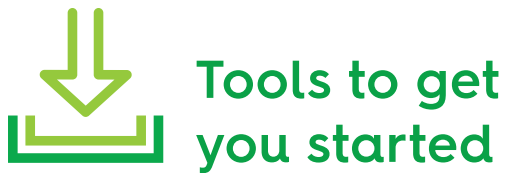
Walk younger clients through a multi-pay scenario. The earlier they start planning, the better their chance of qualifying for coverage may be.

Plus, paying monthly with no modal factor can help keep the cost of coverage reasonable. And if their financial situation changes down the road, they can reduce their coverage¹ or get their money back².

1. Reduced paid-up benefits refers to the reduced paid-up nonforfeiture benefit that purchases paid-up insurance in the event of premium lapse.

2. 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 a return of premium vesting schedule. Policies that are fully vested are eligible for a full return of all premiums paid.





Financial professional materials

12 tips for effective web meetings with clients

12 tips for effective web meetings with clients

In today's unprecedented times, it's necessary to come up with new strategies for doing business. Holding client meetings virtually instead of welcoming them into your office will be an important service, especially for older clients. Use these 12 tips to help you hold an effective web meeting – no matter where you are.

Give us a call.
We're here to help you. Even if you're not sure what you need, we'll help you figure it out.

1. Choose the right technology for the job.
Think about the things you want to accomplish during the meeting. For example, will you need to show them something on your computer screen? Will you want to see something on their screen? Knowing the answers to these questions will help you determine which meeting technology to use.

2. Turn on your web camera and ask them to do the same.
Although talking to a camera takes some getting used to, body language is a vital part of communication.

3. Email a personalized meeting invitation.
Include simple login instructions and a personalized greeting. Do not rely on a meeting app's default invitation to set the appointment.

4. Share an agenda and any documents you'll discuss before the meeting.
If your client wants to discuss a specific document during their meeting, ask them to send it to you ahead of time.

5. Control your fringe.
Make the call to it a room that gives a strong first impression, such as a boardroom or your office but only if it's client. Buying a webcam instead of relying on your computer built-in one gives you more control and a better picture. A few simple tricks, like positioning the camera so it's at or slightly above your waistline, avoiding background clutter, and ensuring your internet connection is strong can go a long way.

External stakeholder name
Email: _____
Phone number: _____

Internal stakeholder name
Email: _____
Phone number: _____

Impairment guide

SecureCare Universal Life
Individual Life and Long-Term Care Insurance
Securian Financial Group, Inc.
Member of Securian Financial Group, Inc.

Pre-qualification impairment guide

Complete the following steps to determine if your client is a good candidate for SecureCare Universal Life.

STEP 1 Check your client's long-term care coverage.
STEP 2 Consider the list of impairments below.
STEP 3 Submit application.

Conditions, impairments or considerations

Chronicity/Duration
An individual must have been certified by a licensed health care practitioner within the preceding 12-month period as "chronically ill" which includes:
• Being unable to perform, without substantial assistance from another person, at least two Activities of Daily Living (ADLs) due to a loss of functional capacity for a period of at least 90 days; or
• Requiring substantial assistance to protect the insured from threats to health and safety due to severe cognitive impairment.

ADL Impairments
The individual's ADLs include, but are not limited to:
• Bathing
• Dressing
• Eating
• Transferring (moving in or out of a chair or bed)
• Toileting

Pre-Screen checklist

SecureCare Pre-Screen Checklist

We strongly recommend completing a pre-screen to help determine if a client may be a good candidate for SecureCare Universal Life. In addition to our Pre-Screening Impairment Guide, this checklist is a tool to help you begin to gather the medical information needed to complete the pre-screen.

Please note: This checklist is not an exhaustive list of conditions that should be pre-screened. For additional medical conditions and impairments that may result in decline and should be pre-screened, please refer to our [Top 10 Decline Reasons](#).

Underwriting pre-screens
1-888-485-5444, M-F 9 a.m. - 5 p.m. CST, Monday-Friday or [SecureCareUniversalLife.com](#)

Client Information
Last name: _____
First name: _____
Age: _____
Date of last medical exam: _____
Please note: an applicant should get a medical exam before submitting an application if they are:
• Age 55 and older and date of last medical exam is more than 5 years ago
• Age 45 and older and date of last medical exam is more than 3 years ago

A body mass index (BMI) less than or equal to 30 is greater than or equal to 30 will be declined without any other medical history. A premium is recommended for clients that are declined or only have other medical conditions.

Height	Decline BMI < 15.5 Weight (pounds)	Decline BMI 15.5 - 24.9 Weight (pounds)	Decline BMI 25.0 - 29.9 Weight (pounds)	Decline BMI ≥ 30.0 Weight (pounds)
5'0"	110	120	130	140
5'1"	120	130	140	150
5'2"	130	140	150	160
5'3"	140	150	160	170
5'4"	150	160	170	180
5'5"	160	170	180	190
5'6"	170	180	190	200
5'7"	180	190	200	210
5'8"	190	200	210	220
5'9"	200	210	220	230
5'10"	210	220	230	240
5'11"	220	230	240	250
6'0"	230	240	250	260
6'1"	240	250	260	270
6'2"	250	260	270	280
6'3"	260	270	280	290
6'4"	270	280	290	300
6'5"	280	290	300	310
6'6"	290	300	310	320
6'7"	300	310	320	330
6'8"	310	320	330	340
6'9"	320	330	340	350
6'10"	330	340	350	360
6'11"	340	350	360	370
7'0"	350	360	370	380

eApp: how it works

eApp: A tailored, online client application

Life is a little easier with Securian Financial's customized eApp. Your clients only answer relevant questions, based on their demographic information and the product they're applying for. This online solution means less paperwork, which saves you time and serves your clients.

Results
• Lets you immediately submit applications electronically.
• Ensures the right forms are completed.
• Lets you easily to the illustration.
• Sends up the application process.
• Increases application accuracy.
• Offers a more streamlined underwriting process.
• Tailored application experience – only ask relevant questions.
• Lets you track your application status.

How the eApp process works

Step 1 Client completes application online.
Step 2 Client receives illustration and policy documents.
Step 3 Client signs documents electronically.
Step 4 Application is submitted to underwriting.
Step 5 Underwriting completes review and issues decision.
Step 6 Policy is issued and client receives policy.

DocuSign FAQ

What you need to know when using DocuSign

DocuSign® FAQ

What you need to know when using DocuSign®

As an independent financial professional not registered with Securian Financial Services Inc., you can have your own DocuSign account and use it to electronically sign life insurance applications and service forms.

DocuSign®
If you have no signature, and using DocuSign about other financial clients is not your intent.

What documents will clients receive electronically if they submit an application?
The policy is issued and the client receives the policy electronically. There is no need to sign the policy on paper. The policy is issued and the client receives the policy electronically.

Can I send a personalized comment to clients?
Yes, the email sent via DocuSign is a standard messaging.

ePolicy Delivery: FAQ

FREQUENTLY ASKED QUESTIONS ePolicy Delivery

How does ePolicy Delivery work?
1. Your clients request to ePolicy Delivery while applying through the eApp during the signature process.
2. You have the option to ePolicy Delivery on the eApp. Even if your clients request ePolicy Delivery, you get to choose if the policy will be delivered or not.
3. Once the policy is approved and ready for delivery, the DocuSign® process can begin. With just a few clicks, the policy is reviewed, signed and returned to us. The DocuSign technology ensures the correct signatures are collected on the right forms, making eApp business easy.

What products are available for ePolicy Delivery?
ePolicy Delivery is available for all products except SecureCare Universal Life.

When is a policy eligible for ePolicy Delivery?
How will I be notified if it's ineligible?
We have included the most common delivery requirements for ePolicy Delivery. However, certain delivery requirements may cause the policy to be ineligible. There is a notification to you or your clients when a policy is ineligible. Ineligible policies are sent via paper and the standard delivery method.

Can clients change their election (opt-in or opt-out) after the eApp is submitted?
Your clients can opt out of ePolicy Delivery after the eApp is submitted. However, if they don't opt out during the eApp process, they cannot change their election once the eApp has been submitted.

What documents will clients receive electronically if they submit an application?
The policy is issued and the client receives the policy electronically. There is no need to sign the policy on paper. The policy is issued and the client receives the policy electronically.

Can I send a personalized comment to clients?
Yes, the email sent via DocuSign is a standard messaging.

Consumer materials

Why SecureCare?

- All states except CA, FL, MT, NY
- FL only

What's next?

SecureCare Universal Life
Individual Life and Long-Term Care Insurance
Securian Financial Group, Inc.
Member of Securian Financial Group, Inc.

QUICK QUESTIONNAIRE Long-term care and chronic illness

Confidential analysis
Name: _____
DOB: _____
Primary address: _____
Primary phone: _____
Email: _____

When you imagine the later stages of your retirement, what do you see? Where are you? How is your health?

Do you believe you could live into your 80s, 90s or even to age 100?
☐ Yes, because _____
☐ No, because _____

What do you see in the future that could get in the way of a comfortable retirement?

Are you concerned about the cost of health care and how it could impact your retirement? Why or why not?

How many of your family members or friends needed long-term care? ☐ Yes ☐ No
If yes, was there anything about their experience with long-term care you would want to avoid in your own?

SecureCare Universal Life
Individual Life and Long-Term Care Insurance
Securian Financial Group, Inc.
Member of Securian Financial Group, Inc.

Why SecureCare?

If you're like most retirees, growing older will likely mean needing some type of long-term care. But could you avoid long-term care expenses – and Medicare doesn't cover most long-term care expenses.

Monthly costs of care (2017 national median)

Assisted living facility	Nursing home	Home care
\$8,616	\$4,120	\$4,321

Is SecureCare right for you? Ask me today.

Financial professional's name after tax loss
Agency name
Address
City
State
Zip
Phone
Email

How would you pay for care?
SecureCare Universal Life is a long-term care policy that provides the benefits of long-term care protection with the guarantees of life insurance. SecureCare leverages your existing life policy that many premium offer the potential to provide several dollars for care. So you can get the care you need, and still have money for other needs.

SecureCare Universal Life
Individual Life and Long-Term Care Insurance
Securian Financial Group, Inc.
Member of Securian Financial Group, Inc.

The SecureCare application process – what's next?

Thank you for choosing Securian Financial for your individual long-term care needs. Now that you have submitted an application for SecureCare Universal Life, what's next?

Schedule your tele-interview
Once our application is in good order and the best time for your interview, you will be contacted to schedule your tele-interview. Depending on your communication preferences, we'll either contact you by email or phone to schedule your tele-interview.

By email: We'll send you the link to access our online scheduling portal or call the phone number provided to schedule your tele-interview. If you miss our email, don't worry! We'll follow up with a phone call within 24 hours if you don't schedule an appointment.

By phone: Our customer service representative will call you to schedule your tele-interview. If you miss our phone call, you can either call us back or use our online portal to schedule your appointment. Our material will include the contact information for both options.

Using our online scheduling portal
1. To enter the portal, you just need to enter your name as it appears on your application and your date of birth. Please note: we will send you the portal's web address when our underwriting department receives your application to good order.
2. You'll need to select a date and time to check the portal's availability. Times will be shown in the same time zone as the home address listed on your application.
3. Once you're selected an available time slot, you'll be taken to a scheduling page and you will need to confirm the details of your appointment are correct to complete the scheduling process.
4. You will receive a confirmation email containing your appointment details and a confirmation number, which can be used if you need to change your appointment.

Please note
Calls may begin up to 30 minutes after the scheduled interview time – please allow for the window of time.

Call or email us to run a proposal

1-888-900-1962 or [email the sales team](#)
(Independent Brokerage)

1-877-696-6654 or [email the sales team](#)
(Securian Financial and Broker-Dealer)

Ready for more?

Go to [securian.com/securecare](#)

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



Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

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.

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.

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

SecureCare Universal Life Insurance includes the Acceleration for Long-Term Care Agreement. The Acceleration for Long-Term Care Agreement is a tax qualified long-term care agreement that covers care such as nursing care, home and community-based care, and informal care as defined in this agreement. This agreement provides for the payment of a monthly benefit for qualified long-term care services. This agreement is 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 this agreement may be taxable.

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 affiliates, 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 affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

For financial professional use only. Not for use with the public. This material may not be reproduced in any way where it would be accessible to the general public.

Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency – Not guaranteed by any bank or credit union – May go down in value



securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2020 Securian Financial Group, Inc. All rights reserved.

F87549-137 9-2021 DOFU 5-2020
1178079