

## SecureLink® Chronic Illness Access



Get in front of more clients with **a unique solution for a common dilemma.**



Explore materials, check the rates and **download the sales success kit.**



# SecureLink Chronic Illness Access

## A fixed indexed annuity featuring an Accelerated Death Benefit rider<sup>1</sup> that

- Grows over time
- Provides protection for beneficiaries
- Offers flexibility to be used for any reason in the event of chronic or terminal illness

## Appeals to your clients who

- Have concerns about paying for care in the event of chronic or terminal illness and may have assets set aside for this purpose
- Prefer no underwriting<sup>2</sup>
- Want guaranteed death benefit growth, with the ability to grow their underlying contract value
- Seek flexibility – can access money for retirement, unexpected illness or leave a legacy for loved ones

1. The Accelerated Death Benefit rider is automatically included for a cost. In certain states, such as IL, TX and VA, this rider is named the Roll-up Death Benefit with Enhanced Surrender Value Rider. Please refer to the specific SecureLink Chronic Illness Access Quick Facts for terminology used in those states.

2. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six Activities of Daily Living.

Retirees may feel  
they are OK ...  
**unless they get sick.**



An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax-qualified plan, the tax-deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. There are charges and expenses associated with annuities, such as surrender charges for early withdrawals.



## A flexible solution



### If your client needs money for retirement

Take withdrawals or annuitize the contract



### If your client becomes chronically or terminally ill

Access the death benefit (after a waiting period\*) to use for whatever expenses they choose



### If your client dies

An enhanced death benefit is paid to the beneficiaries

\*Waiting period may vary by state. Please consult the SecureLink Chronic Illness Access fact sheet for state variations.

**Annuity Sales Desk: 1-866-335-7355**





Tools to get  
you started

## Financial professional materials

### [SecureLink Chronic Illness Access Overview >](#)

**SecureLink Chronic Illness Access™**  
A fixed indexed annuity  
Insurance products issued by  
Metropolitan Life Insurance Company

**A unique solution for a common dilemma**

When it comes to financially preparing for future health care costs, an annuity probably isn't the first thought that comes to mind. But we've developed a unique solution for this common dilemma: SecureLink Chronic Illness Access, a fixed indexed annuity.

It features an Accelerated Death Benefit rider (automatically included for a cost) that grows over time, provides protection for beneficiaries and offers flexibility to be used for any reason if your client becomes chronically or terminally ill.

**SecureLink Chronic Illness Access provides:**

- An Accelerated Death Benefit<sup>1</sup> automatically included (based on cost of 0.25% up to issue age 70 or 1.15% for issue age 71-75)
- 4% Roll-up to age 65 (maximum 200% of contract value)<sup>2</sup>
- Ability to access the entire death benefit with no charges upon chronic or terminal illness
- Death Benefit remains available for beneficiaries if never accelerated
- Spousal continuation available
- Rate banding for larger purchase payments
  - < \$100,000
  - \$100,000 and greater
  - 7-year surrender charge
  - 2 indexed account options, plus a Fixed Account

**Appeals to your clients who:**

- Have concerns about paying for care in the event of chronic or terminal illness
- Want guaranteed death benefit growth, with the ability to grow their underlying contract value
- Seek flexibility – can access money for retirement, unexpected illness or leave a legacy for loved ones

1. In Texas, this rider is named the Roll-up Death Benefit with Enhanced Surrender Value Rider. Some products may not be available in all states and may vary by state. Not all products will feature rate banding from all rates.  
2. In New Jersey, 200% of purchase price will apply.

Page 1 of 5

### [Securian's Guide to Fixed Indexed Annuities >](#)

**Securian**  
FINANCIAL

**Guide to fixed indexed annuities**

SecureLink Future™ 2, 9 and 10  
SecureLink Ultra™ 5 and 7  
SecureLink Chronic Illness Access™

### [Current rates >](#)

**SecureLink**  
Chronic Illness Access

**Rate  
Announcement**

### [Sales Success kit >](#)

**SecureLink**  
FINANCIAL

**Experience sales success**  
with SecureLink Chronic Illness Access™

**SecureLink Chronic Illness Access™ and the Accelerated Death Benefit Rider<sup>1</sup>** (automatically included for an additional cost) offers a unique and flexible solution for your clients' needs, making it easier for you to engage new prospects and earn more business.

1. In certain states this rider is named the Roll-up Death Benefit with Enhanced Surrender Value Rider. Please refer to the SecureLink Chronic Illness Access Quick Facts for product features, conditions and limitations, and to visit our website.

## Consumer materials

### [SecureLink Chronic Illness Access Consumer Brochure](#)

- [All states except CA, IL, TX and VA >](#)
- [CA Only >](#)
- [IL, TX and VA only >](#)

### [SecureLink Chronic Illness Access Quick Facts](#)

- [All states except CA, IL, TX and VA >](#)
- [CA Only >](#)
- [IL, TX and VA only >](#)

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Visit the financial professional section of **[securian.com](https://securian.com)** or call the Annuity Sales Desk:

**1-866-335-7355**



**Get to know Securian Financial. Learn more.**

Provide a unique solution for a common dilemma with SecureLink Chronic Illness Access.



# With life's uncertainties, SecureLink Chronic Illness Access can provide the flexibility needed to make the most of retirement.

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to nonqualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated with annuities, such as deferred sales charges (surrender charges) for early withdrawals.

The SecureLink Chronic Illness Access fixed indexed annuity and Accelerated Death Benefit are not long-term care insurance. They are not a qualified benefit under the Internal Revenue Code. An individual may not purchase this annuity if they are currently in a nursing home, skilled nursing facility or unable to perform any one of the six ADLs. The Accelerated Death Benefit is automatically included in every contract and provides an option to accelerate death benefit proceeds in the event that the owner becomes chronically or terminally ill. Withdrawals or surrender of contract value during the acceleration period will be subject to taxation in the same manner as any other withdrawal.

Some products and features may not be available in all states and features may vary by state. Not all products, features and optional benefits are available from all firms.

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

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F91917-5 Rev 3-2023 DOFU 11-2022  
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