

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 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 underwriting²
- 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

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



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.

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 Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty.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.

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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

Annuity Sales Desk: 1-866-335-7355



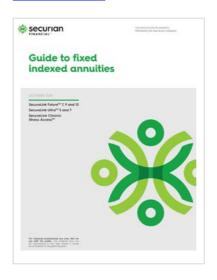


Financial professional materials

SecureLink Chronic Illness Access Overview>



Securian's Guide to Fixed Indexed Annuities >



Current rates>



Sales Success kit >



Consumer materials

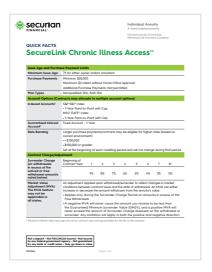
SecureLink Chronic Illness Access Consumer Brochure

- 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** 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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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 Saint 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.

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