

## 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](mailto: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.



**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 coverage<sup>1</sup> or get their money back<sup>2</sup>.

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.

**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 use something on hand? 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 meeting agenda, address 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 the meeting, ask them to send it to you ahead of time.

**5. Control your image**  
Make the call to a room that gives a strong first impression, such as a boardroom or your office but only if it's clean. Buying a webcam instead of relying on your computer's built-in one gives you more control over a better picture. A few simple tips, like positioning the camera at eye or slightly above your height, avoiding background clutter, and ensuring your camera can go on a tripod.

**6. Give us a call**  
We're here to help you with any questions you may have. Call us at 1-888-900-1962 or email us at [info@securian.com](mailto:info@securian.com).

**7. External stakeholder name**  
Email: \_\_\_\_\_  
Phone number: \_\_\_\_\_

**8. Internal stakeholder name**  
Email: \_\_\_\_\_  
Phone number: \_\_\_\_\_

## Impairment guide

**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 impairment factors.

**STEP 3** Submit application.

**Conditions, impairments or considerations**

**Impairments that will result in a decline**

**Chronic Disability**  
An individual is typically considered to have a chronic health care condition when the condition is both permanent and disabling. It must be a condition that is expected to last for at least 90 days and that is not expected to be cured or resolved within a reasonable period of time.

**ADL Impairment**  
An individual is typically considered to have an ADL impairment when the individual is unable to perform at least two of the following activities without substantial assistance from another person, at least two activities of daily living (ADL) due to a loss of functional capacity for a period of at least 90 days or:

- Feeding
- Dressing
- Continence (bowel or bladder control)
- Walking
- Transferring (moving into or out of a chair or bed)
- Talking

## 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-Qualification Impairment Guide, this checklist is a tool to help you begin to gather the medical information needed to complete a pre-screen.

**Underwriting pre-screens**  
1-888-485-5444 x 313 or 313 on CST Monday-Friday or [info@securian.com](mailto:info@securian.com)

**Client Information**  
Name: \_\_\_\_\_  
Age: \_\_\_\_\_  
DOB: \_\_\_\_\_  
Date of your medical exam: \_\_\_\_\_

**Pre-screens are required for a medical exam before submitting an application. They are:**  
• Age 50 and over and state of residence was more than 5 years ago  
• Age 40 and over and state of residence was more than 3 years ago

**A body mass index (BMI) less than 30 or greater than 35 will be declined without any other medical history. A pre-screen is recommended for clients that are underweight or have other medical conditions.**

Weight	Height	BMI	Weight	Height	BMI	Weight	Height	BMI
100	5'0"	16.0	100	5'2"	18.3	100	5'4"	20.9
110	5'0"	17.4	110	5'2"	19.9	110	5'4"	22.8
120	5'0"	18.9	120	5'2"	21.6	120	5'4"	25.0
130	5'0"	20.4	130	5'2"	23.3	130	5'4"	27.5
140	5'0"	22.0	140	5'2"	25.1	140	5'4"	30.3
150	5'0"	23.6	150	5'2"	27.0	150	5'4"	33.5
160	5'0"	25.3	160	5'2"	29.1	160	5'4"	37.1
170	5'0"	27.0	170	5'2"	31.3	170	5'4"	41.3
180	5'0"	28.8	180	5'2"	33.6	180	5'4"	46.1
190	5'0"	30.6	190	5'2"	36.1	190	5'4"	51.5
200	5'0"	32.5	200	5'2"	38.7	200	5'4"	57.5
210	5'0"	34.5	210	5'2"	41.5	210	5'4"	64.1
220	5'0"	36.6	220	5'2"	44.4	220	5'4"	71.4
230	5'0"	38.8	230	5'2"	47.5	230	5'4"	79.4
240	5'0"	41.1	240	5'2"	50.7	240	5'4"	88.1
250	5'0"	43.5	250	5'2"	54.0	250	5'4"	97.5
260	5'0"	46.0	260	5'2"	57.4	260	5'4"	107.6
270	5'0"	48.6	270	5'2"	61.0	270	5'4"	118.4
280	5'0"	51.3	280	5'2"	64.7	280	5'4"	129.6
290	5'0"	54.1	290	5'2"	68.6	290	5'4"	141.3
300	5'0"	57.0	300	5'2"	72.6	300	5'4"	153.6

## 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 stress some time.

**Benefits**

- Lets you intelligently submit application information.
- Ensures the right forms are completed.
- Links easily to the application application administrator.
- Sends up the application process.
- Includes applicable underwriting.
- Offers a secure, streamlined, user-friendly process.
- Tailored questionnaires - only ask relevant questions.

**How the eApp works:**

- Step 1: Client completes eApp**
- Step 2: Underwriting review**
- Step 3: Client receives eApp results**
- Step 4: Client receives eApp results**
- Step 5: Client receives eApp results**

## 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 an account, you can use DocuSign to sign documents and send them to your clients.

**What you need to know for Securian Financial to accept forms using DocuSign:**

1. Activate the authentication setting for each signer of the environment.
  - a. Select one of the following authentication options: (SAML, Phone, Access Code or ID Check).
2. Email Securian Financial the original, signed DocuSign created PDF by downloading it from the DocuSign account and sending that PDF with the envelope. These should be sent in a separate PDF attached to the email.

If you have any questions about the required process, please review our DocuSign FAQ and contact your General Agency.

## ePolicy Delivery: FAQ

**FREQUENTLY ASKED QUESTIONS ePolicy Delivery**

**How does ePolicy Delivery work?**

1. Your clients consent to ePolicy Delivery while applying through the eApp during the signature process.
2. You have the option to elect ePolicy Delivery on the eApp. Even if your clients consent to 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 Securian Care Universal Life.

**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 elected to ePolicy Delivery?**  
ePolicy Delivery is only available for policy delivery requirements of this type.

**Can I send a personalized comment to clients?**  
No, we cannot send via DocuSign a standard message.

# Consumer materials

## Why SecureCare?

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

## LTC and chronic illness quick questionnaire

**QUICK QUESTIONNAIRE Long-term care and chronic illness**

Confidential analysis

Name: \_\_\_\_\_ Spouse's name: \_\_\_\_\_  
DOB: \_\_\_\_\_ 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 want 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 are any of your family members or friends needed long-term care?  Yes  No  
If yes, who has been dealing with their experience with long-term care and you would want to avoid in your own?

**Why SecureCare?**

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

**Monthly costs of care (2017 national median)\***

- \$6,616 Nursing home
- \$4,120 Assisted living
- \$4,321 Home health care

**Is SecureCare right for you? Ask me today.**

**Financial professional's name after tax fees: \_\_\_\_\_**  
**Agency name: \_\_\_\_\_**  
**Agency address: \_\_\_\_\_**  
**Financial professional's email: \_\_\_\_\_**

**How would you pay for care?**  
SecureCare Universal Life can finance a policy that guarantees the benefits of long-term care protection with the guarantees of life insurance. SecureCare leverages your money so that every premium dollar has the potential to provide annual dollars for care. So you can get the care you need, and still have money for other needs.

## What's next?

**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 life interview**  
Once your application is in good order and has been sent for underwriting, you'll be contacted to schedule your life interview. Depending on your circumstances and preferences, we'll either contact you by email or phone to schedule your life interview.

**By email:** Click on the link to receive your calendar invitation or call the phone number provided to schedule your life 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:** An appointment services representative will call you to schedule your life interview. If you miss our phone call, please either call us back or use our online portal to schedule your appointment. Our regional office has the contact information for both options.

**Using your 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 web address when our underwriting department receives your application on good order.
2. You'll need to select a date and time to check the underwriter's availability. Times will be shown in the same time zone as the home address listed on your application.
3. Once you've selected an available meeting, you'll be taken to a calendar 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 start time - please allow for the number of these.

# Call or email us to run a proposal

1-888-900-1962 or [email the sales team](mailto:info@securian.com) (Independent Brokerage)

1-877-696-6654 or [email the sales team](mailto:info@securian.com) (Securian Financial and Broker-Dealer)

# Ready for more?

Go to [securian.com/securecare](http://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.

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