

Help your clients take care of tomorrow, today.



Minnesota Life introduces our Long Term Care Agreement (LTCA) on Eclipse, AVUL and Eclipse Protector. In addition to death benefit protection, adding the LTCA provides tax-qualified benefits to help cover expenses for care in a facility or the home. It allows premiums to become benefits no matter what.

Agreement details

Products	<ul style="list-style-type: none"> • Eclipse Indexed Life • Accumulator Variable Universal Life • Eclipse Protector Indexed Life
Issue ages	20-80
Maximum LTCA face amount	Amount selected by the policyholder at time of issue. Amount starts at 10 percent of the life insurance base face amount and cannot exceed 100 percent of the life insurance base face amount. The maximum LTCA face amount is \$5 million.
Minimum death benefit	10 percent of the maximum life insurance face amount. Maximum amount of \$25,000.
Rate classifications	Preferred, Standard, Substandard.
Charges	Flat rate per \$1,000 of face amount. Rate varies by age and underwriting class.
Elimination period	90 days of service. Consecutive days not required.
Benefit eligibility	Policyholder has been certified by a Licensed Health Care Practitioner (a physician, a registered nurse or licensed social work) as (1) being unable to perform, without substantial assistance, at least two Activities of Daily Living for an expected period of at least 90 days ¹ due to the loss of functional capacity. Activities of Daily Living include eating, bathing, toileting, continence, dressing and transferring; or (2) having a severe cognitive impairment.
Care providers	Based on plan of care, choice of licensed or informal caregiver.
Maximum LTCA monthly benefits²	The lesser of 2 or 4 percent of the LTCA face amount or the number of service days in the month times \$290. (\$290 is the amount allowed in the year 2010 and is adjusted for inflation each year following). ³
Impact to base life insurance policy	While monthly LTCA benefits are being paid: <ul style="list-style-type: none"> • Life insurance face amount is reduced. • A portion of your LTCA benefit may be applied to any outstanding loans, if applicable. • No loans or partial surrenders are allowed.

Call our Life Sales Support Teams and learn more today.

1-877-OWN-MNLIFE (1-877-696-6654) (Securian and Broker-Dealer partners)

1-888-413-7860 (Independent Brokerage)

¹The expected 90 day period for loss of functional capacity does not establish a waiting period beyond the Elimination Period before benefits become payable under the policy.

²Distributions under this agreement, as with any policy loans and withdrawals, may create an adverse tax result in the event of a lapse or policy surrender, and will reduce both the cash value and death benefit.

³IRC Sec 105 (b), IRC Sec 7702B (a) (2), IRC Sec 7702B (d) (1), IRC Sec 7702B (d) (d).

The Long Term Care Agreement is available at an additional cost and subject to restrictions.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. Variable life insurance products contain fees, such as management fees, fund expenses, distribution fees and mortality and expense charges. The variable investment options are subject to market risk, including loss of principal.

This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

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MINNESOTA LIFE

Minnesota Life Insurance Company

A Securian Company
www.minnesotalife.com

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