Insurance products issued by:
Minnesota Life Insurance Company

LTC solution offers flexibility in CA & OR

The Long-Term Care Agreement (LTCA) is now available in California on indexed universal life (IUL) policies and in Oregon on all individual universal life policies.
Three reasons your clients are going to love this solution:

1. **Cash indemnity benefit (7702B) for long-term care (LTC).** Clients have total control over how they choose to use their LTC benefit. No need to get expenses pre-approved or worry about what's covered.
2. **LTC protection that travels the world.** Clients living abroad will have access to 100% of their LTC benefit pool and can receive up to their maximum monthly benefit.
3. **A flexible mix of death benefit and LTC protection.** By adding the LTCA, clients can leverage their life insurance policy to receive the benefits they need — LTC benefits, a death benefit or both.

Get the details

Important notes and state availability

- The LTCA is now available in all states except Montana and New York.
- The LTCA is available in California on IUL policies and in Oregon on both IUL and variable universal life (VUL) policies.
- The LTCA cannot be added to in-force policies.
- You must be properly licensed to sell the LTCA:
    - In pre-appointment states, you need to be pre-appointed before taking an application for LTCA. See a list of pre-appointment states (on page 3).
    - You must complete any state-required LTC training before taking an application for LTCA. Review LTC licensing and training requirements in each state

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit. Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and the policies may contain restrictions, such as surrender periods. Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

The Long-Term Care Agreement may not be available in all states or may exist under a different name in various states. Agreement features, including limitations and exclusions, vary by state.

The Long-Term Care Agreement is a life insurance policy agreement that provides an option to accelerate the death benefit in the event that the insured becomes chronically ill. The insured will be underwritten for this coverage.

The 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 the 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. Clients should consult their tax advisor regarding long-term care benefits, or when taking a loan or withdrawal from a life insurance contract.

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.

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