

## Asset-Based LTC Product Features

Carrier Name	Lincoln Financial	Nationwide	New York Life	State Life	Genworth	Pacific Life
Rider Name	MoneyGuard II	YourLife Care Matters	Asset Preserver	Asset Care	Total Living Coverage	Premier Care
Type of Rider	LTC	LTC	LTC	LTC	LTC	LTC
<b>LTC License Required?</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Qualifications</b>	'Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.	'Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.	'Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.	'Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.	'Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.	'Unable to perform 2 of 6 ADL's, Needs "substantial supervision" due to cognitive impairment.
<b>Products Available with Rider</b>	3% or 5% Compound inflation	3% simple compound 5%	No inflation rider. However, an available inflation buy up option will allow the insured to pay additional premiums to grow the benefit amount by 5% inflation each year. This option will terminate the first year it is not elected.	5% Compound Inflation	3% simple compound 5% Simple 5% compound	3% simple 5% Simple 5% compound
<b>Issue Ages</b>	40-79	Single pay 40-69 and 10 pay 40-75 5	40-85	Single: 40-80 Joint: 35-80 maximum 25 years age difference between unrated joint insured.	18-79	30-75
<b>Underwriting</b>	Streamlined	Simplified	Full Underwriting	Streamlined	Full underwriting	Streamlined
<b>Eligible Underwriting Classes</b>	Simplified Issue	Smoker, Non-Smoker	Preferred, non-smoker, select standard, standard, non-smoker/standard classes 2-8	Preferred (non-smoker), Standard (smoker)	Preferred no-nicotine use, Standard no nicotine use, Standard Nicotine use	Smoker, Non-Smoker
<b>Elimination Period</b>	0 Day Elimination	90 Days	90 Days	30 Days home health care 60 Days for facility care	0 day for home health care; 90-day for facility services	0 day for home health care; 90-day for facility services
<b>Benefit Type</b>	Reimbursement	Indemnity	Reimbursement	Reimbursement	Reimbursement	Reimbursement
<b>Benefit Amount</b>	Based off a minimum death benefit of \$50K and a maximum death benefit of \$750K	Minimum Death benefit of \$60k and a maximum death benefit of \$750k	Minimum death benefit of \$24k and maximum death benefit of \$1m	Minimum death benefit of \$10,000 and maximum death benefit of \$1.5m	Minimum death benefit of \$50k and maximum death benefit of \$1.2m	Minimum death benefit of \$60k and a maximum death benefit of \$600k
<b>Benefit Amount Adjusted at Claim?</b>	No	No	No	No	No	No
<b>Benefit Amount Calculation</b>	As illustrated	As illustrated	As illustrated	As illustrated	As illustrated	As illustrated
<b>Benefit Uses</b>	Home Health Care Hospice Assisted Living Facility Day Care Home	Home Health Care Assisted Living Facility Day Care qualifying services(incl. Family Care)	Home Health Care Hospice Assisted Living Facility Day Care Home	Home Health Care Hospice Assisted Living Facility Day Care Home Family Care	Long Term Care Facility, Assisted Living, Hospice, Home Health Care, Adult Day Care, Foster Care	Home Health Care Hospice Assisted Living Facility Day Care Nursing Home Other qualifying services
<b>Residual Death Benefit</b>	5% of the guaranteed death benefit up to \$10,000	20% of the initial specified amount at issue	10% of the death benefit at the time of LTC claim	None	10% of the death benefit at the time of LTC claim	Lesser of 5% of face amount or \$5,000
<b>Return of Premium</b>	Basic: 80% Vested: 80% increasing by 4% each year up to 100% at Year 6.	Lifetime Return of Premium	Lifetime Return of Premium as long as no loans or partial withdrawals are made.	Lifetime return of premium for the whole life policy. Additional premiums are required if the Asset Care Plus Rider is elected. Premiums for this rider are not covered by the return of premium feature.	Lifetime Return of Premium after 2nd policy year if client selects the optional Return of Premium option.	Lifetime Return of Premium included
<b>Additional Details</b>	Couples discount. Both partners do not need to apply for discount to take effect. Smokers and Nonsmokers pay the same rates.	If applicant is married or in a legally recognized civil union or domestic partnership, they are eligible for approximately 5% less than Single classes.	A "Spouse's Paid Up Insurance Purchase Option" allows the insured's spouse, if a beneficiary, to use the policy proceeds to purchase a paid-up single premium whole life policy without evidence of insurability.	The acceleration rider and the Asset Care Plus Rider combination can result in the total guaranteed benefit period of 25, 33, 50, 66, 100 months or lifetime protection.	Preferred LTC discount of 15%. Couples discount of 20% if Spouse/Partner both apply regardless of whether one or both are issued policies; a 10% discount if only one of the two applies.	Couples discount available
<b>Premiums when on Claim; Waived or Continued?</b>	Continued	Waived	Waived (Single Premium only)	Waived; thru Waiver of Premium option	Waived (Single Premium only)	Waived (Single Premium only)
<b>Policy Charges when on Claim; Waived or Continue?</b>	Continued	Continued; charges for the LTC rider and LTCEB will cease, but charges for the base policy will continue	Continued	Waived	Waived	Continued