

Hybrid LTC Product Differentiators

Nationwide Care Matters II

General

- Universal Life Chassis
- Benefit Style: Cash Indemnity
- Benefit Periods Available: 2 to 7 Years
- Funding Flexibility: Single Pay, 5, 10, Pay-to-65, Pay-to-100 (Partial WOP / LTC Costs)
- Allows 1035X or Lump Sum Payments on Flexible Premium Design
- Surrender Options (3): Vested Option (100% ROP depending on payment design), One Time Step Up (80% ROP day one / 100% ROP yrs. 11 +), Max LTC (UL Cash Value)
- Elimination Period: 90 Calendar Day

Niches/Differentiators

- Retroactive payment of 3 month elimination period with month 4 benefit payment.
- Cash Indemnity Benefits / May pay informal and family care givers within Plan of Care
- Pay-to-100 Option / Traditional LTC Funding Alternative
- Retroactive Benefits Once Elimination Period Satisfied
- Highest Residual Death Benefit (20%) – Net Cost Conversation
- The “Jingle”
- Full ROP on LTC portion only

Securian Secure Care III

General

- Whole Life Chassis
- Benefit Style: Cash Indemnity
- Benefit Periods Available: 4 to 8 Years
- Funding Flexibility: Single Pay, 5, 7, 10, and 15 Pay
- Allows 1035X or Lump Sum Payments on Flexible Premium Design
- Surrender Options (3): Vested Option (100% ROP depending on payment design), 75% of premium ROP Option, LTC Boost (WL Dividend Cash Value)
- Elimination Period: 90 Calendar Day

Niches/Differentiators

- Cash Indemnity Benefits / May pay informal and family care givers within Plan of Care
- Full ROP on Life & LTC Portion
- Policy Structure (itemizing LTC cost) presents Tax-Efficient Funding Opportunities
- International Benefits / 50% of Monthly Benefit (Full Pool of Money)
- Home Modification Benefit / \$5k available and not subject to Elimination Period
- Optional Premium Waiver Agreement on Multi-Pay

Hybrid LTC Product Differentiators

One America Asset Care

General

- Whole Life Chassis
- Benefit Style: Reimbursement
- Benefit Periods Available: 2 Years to Lifetime
- Funding Flexibility: Single Pay, 5, 10, 20-Pay, and Pay to 95 (Full WOP)
- Allows 1035X or Lump Sum Payments on Flexible Premium Design
- Surrender Options (2): Fixed Interest Rate Cash Value Build-Up and Full ROP Option (only available w/ Single Pay 50 / 100 month Benefit Design)
- Elimination Period: 0 Days Home / 90 Day Facility (Days at home count for Elim.)

Niches/Differentiators

- Only policy to offer both Joint Coverage and Lifetime LTC Benefits
- Most Extensive Funding Capabilities including Pay-to-95 Option with Full WOP
- Annuity Funded Model (NQ Annuities and IRAs) and Pension Protection Act LTC Annuities
- 30+ Years of History / In-house claims concierge/coordination
- Policy Structure (itemizing LTC cost) presents Tax-Efficient Funding Opportunities

Lincoln MoneyGuard Fixed Advantage

General

- Universal Life Chassis
- Benefit Style: Reimbursement
- Benefit Periods Available: 3 to 6 Years
- Funding Flexibility: Single to 10 Pay
- Allows 1035X or Lump Sum Payments on Flexible Premium Design
- Surrender Options: Basic (70% of Paid Premiums) and Vested (100% of Premium After Year 10)
- Elimination Period: 0 Days

Niches/Differentiators

- 30+ years in Hybrid LTC Market / Claims History
- In-House Claims Concierge / Coordination from Day 1 (Tenured Processors)
- 0 Day Elimination Period / \$14k Out-of-Pocket Savings vs. 90 Day Elimination
- Same Pricing for Smoker vs. Non-Smoker
- Benefit Transfer Rider
- Flexible Cash Care Amendment
- Living Well Endorsement

Hybrid LTC Product Differentiators

Mass Mutual Care Choice One

General

- Participating Whole Life Chassis
- Benefit Style: Reimbursement
- Benefit Periods Available: Minimum of 48 months, may increase with paid-up addition dividend option
- Funding Flexibility: Single Pay
- Surrender Options: Dividend Cash Value Build-Up + Partial return of premium for the LTC Riders (this value generally decreases over time while the guaranteed cash value generally increases)
- Elimination Period: 90 Days

Niches/Differentiators

- Participating whole life policy eligible to receive dividends
- Dividends used to purchase Paid-Up Additions will increase the policy's death benefit and the Policy Surrender Value. This additional death benefit will also increase the LTC Benefit Pool and may be accelerated as LTC benefits once the guaranteed LTC benefits have been exhausted

Mass Mutual Care Choice Select

General

- Participating Whole Life Chassis
- Benefit Style: Reimbursement
- Benefit Periods Available: Minimum of 48 months, may increase with paid-up addition dividend option
- Funding Flexibility: 10 Year Pay
- Surrender Options: Dividend Cash Value Build-Up + Partial return of premium for the LTC Riders (this value generally decreases over time while the guaranteed cash value generally increases)
- Elimination Period: 90 Days

Niches/Differentiators

- Participating whole life policy eligible to receive dividends
- Dividends used to purchase Paid-Up Additions will increase the policy's death benefit and the Policy Surrender Value. This additional death benefit will also increase the LTC Benefit Pool and may be accelerated as LTC benefits once the guaranteed LTC benefits have been exhausted

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