

**LINKED-BENEFIT PRODUCTS / LTC RIDERS  
(Long-Term Care Benefit Products)**

	AXA	Genworth		John Hancock	Lincoln Financial	
<b>Product Name</b>	<i>(Long-Term Care Services Rider)</i> Available on: Athena Universal Life Athena Indexed UL	<b>Total Living Coverage</b>	<i>(Long-Term Care Rider)</i> Available on: Asset Builder Index UL	<i>(Long-Term Care (LTC) Rider)</i> Available on: Accumulation UL Accumulation IUL Protection UL Protection IUL UL-G	<b>Lincoln MoneyGuard II</b>	<b>Lincoln Long-Term Care Fixed Annuity</b>
<b>Product Type</b>	Rider	Linked-Benefit	Rider	Rider	Linked-Benefit	
<b>Tax Qualified Status</b>	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	
<b>Benefit Type</b>	Indemnity	Reimbursement	Reimbursement	Reimbursement	Reimbursement	
<b>Issue Ages</b>	20 - 75	18 - 79	18 - 65	20 - 80	40 - 79	45 - 74
<b>Monthly Benefit Amount</b>	Lesser of: LTC specified amount times 1%, 2% or 3% or 200% of HIPAA per diem limit monthly	\$25,000 LTC Monthly Max without inflation or \$15,000 LTC Monthly Max w/ inflation	\$25,000 LTC Monthly Max	1%, 2% or 4%	Determined at the time of claim	
<b>Minimum Face Amount</b>	\$100,000	\$50,000 w/ 24 or 36 month ABR or \$75,000 w/ 48 month ABR	\$100,000	\$50,000 (UL-G \$100,000)	\$50,000	
<b>Maximum Face / Benefit Amount</b>	\$5,000,000/ \$50,000	\$50,000 Max Face/ \$25,000 Max LTC Monthly Benefit	\$25,000 LTC Monthly Max	\$50,000	\$750,000 with 3-year LABR (Long-Term Care Accelerated Benefit Rider) or \$500,000 for a 2-year LABR (Long-Term Care Accelerated Benefit Rider)	\$600,000
<b>Payment Period</b>	Flexible Premiums	Flexible Premiums	Flexible Premiums	Flexible Premiums	Flexible Premiums 1 - 10 Years	Single Premium
<b>Benefit Withdrawal Period</b>	Allows permanent and temporary claims	24, 36 or 48 months	24, 36 or 48 months	Allows permanent and temporary claims	2 - 7 years (based on duration of LABR and LEBR options chosen)	Minimum of 6 Years
<b>Inflation Protection</b>	No	Optional benefit 3% or 5% simple or compound	No	No	3% or 5% Compound	Yes
<b>Benefit Triggers</b>	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	
<b>Coverage</b>	Necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance of personal care services required by a chronically ill individual	Adult day care center; assisted care; home health care; hospice care; intermediate care; skilled nursing home care; or any other qualifying licensed long term care service.	Adult day care center; assisted care; home health care; hospice care; intermediate care; skilled nursing home care; or any other qualifying licensed long term care service.	Home health care; assisted living facility; adult day care; hospice care; nursing home care.	Adult day care center; assisted care; home health care; hospice care; intermediate care; skilled nursing home care; or any other qualifying licensed long term care service.	
<b>Elimination Period</b>	90 days (can be met with more than one claim over a 730 day period)	90 days - Facility Care or Immediate - Home Care	90 days - Facility Care or Immediate - Home Care	100 days (Unlimited Time)	90 days	
<b>Recertification</b>	Every 12 months from the date of the initial or subsequent certification	Annual Review	No	No	Annual Review	
<b>Claims Outside the United States</b>	Yes	Yes @ 50%	Yes	No	Yes	
<b>Residual Death Benefit</b>	No	Yes, 10% of initial specified amount	No	Only available if LTC Continuation Rider is elected	Yes	
<b>Licensing Requirements</b>	Life & Health License	Life & Health License LTC Specific Training Requirements in applicable states	Life & Health License LTC Specific Training Requirements in applicable states	Life & Health License LTC Specific Training Requirements in applicable states	Life & Health License LTC Specific Training Requirements in applicable states	



**LINKED-BENEFIT PRODUCTS / LTC RIDERS  
(Long-Term Care Benefit Products)**

	Minnesota Life	Nationwide		Protective Life	Transamerica
<b>Product Name</b>	<b>(Long-Term Care Rider)</b> Available on: Accumulator UL Eclipse Indexed Life Eclipse Protector Indexed Life	<b>NEW Product!</b> <b>Nationwide YourLife CareMatters</b>	<b>(Long-Term Care Rider)</b> Available on: YourLife Current Assumption UL YourLife Indexed UL YourLife NLG UL YourLife Single Premium UL VUL	<b>(ExtendCare)</b> Available on: Custom Choice UL Advantage Choice UL	<b>(Long-Term Care (LTC) Rider)</b> Available on: TransACE
<b>Product Type</b>	Rider	Linked-Benefit	Rider	Rider	Rider
<b>Tax Qualified Status</b>	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC Section 101 ((g) (5)) of the IRC - Accelerated Death Benefit	Section 101 ((g) (5)) of the IRC - Accelerated Death Benefit	Section 7702 (B) of the IRC - LTC
<b>Benefit Type</b>	Indemnity	Indemnity	Indemnity	Indemnity	Indemnity
<b>Issue Ages</b>	21 - 80	40 - 75 (Max age 70 for 6-Year Benefit) (Max age 69 for Single Premium)	21 - 80	20 - 80	18 - 80
<b>Monthly Benefit Amount</b>	2% or 4%	\$2,500 Min. Monthly Benefit	10% of the policy specified benefit	\$1,000 - \$9,600 / Monthly (selected by insured at the time of issue and cannot exceed 5% of base policy face amount - may not exceed HIPAA per diem limits)	Lesser of: LTC specified amount times 2% or monthly HIPAA per diem limit
<b>Minimum Face Amount</b>	\$100,000	\$60,000 for 2-, 4-, 6-Year \$90,000 for 3-, 5-, 7-Year	\$100,000	\$100,000	\$25,000
<b>Maximum Face / Benefit Amount</b>	The lesser of the base coverage face amount and \$5,000,000	\$1,750,000	Equal to the policy's specified amount	\$5,000,000/ 5% of base policy face amount	\$1,000,000
<b>Payment Period</b>	Flexible Premiums	Single premium, 5-pay or 10-pay	Flexible Premiums	Flexible Premiums	Flexible Premiums
<b>Benefit Withdrawal Period</b>	25 or 50 months to max withdrawal of 4% or 2% monthly withdrawal respectively	2 - 7 years	12 Months	12 Months	N/A
<b>Inflation Protection</b>	No	Yes - Rider Available	No, increase tied to any applicable increase in the HIPAA per diem amount	No	No
<b>Benefit Triggers</b>	* Unable to perform 2 out of 6 activities of daily living or severe cognitive impairment	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment		* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment * Licensed health care practitioner must certify that insured is chronically ill and is in need of services for the rest of the insured's life, set forth in plan of care	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment
<b>Coverage</b>	Licensed or informal caregiver, such as a family member. Clients can also choose a location, such as their home or facility.	Adult day care center; assisted care; home health care; hospice care; intermediate care; skilled nursing home care; or any other qualifying licensed long term care service.		Necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance of personal care services required by a chronically ill individual	Adult day care center; assisted care; home health care; hospice care; intermediate care; skilled nursing home care; or any other qualifying licensed long term care service.
<b>Elimination Period</b>	90 days	90 days (can be met with more than one claim within a period of 730 days)		3 or 12 Months	90 days
<b>Recertification</b>	At least annually or as often as reasonably required, but never more frequently than monthly.	Annual review, with re-certification taking place only as often as reasonably necessary. Any cost paid by Nationwide		N/A	Every 12 months from the date of the initial or subsequent certification
<b>Claims Outside the United States</b>	U.S., its territories & Canada	Yes		No	U.S. & Canada Only
<b>Residual Death Benefit</b>	10% of original face amount or \$25,000, whichever is less.	20% of policy specified amount	10% of policy specified amount (not available in NY, KY or VI)	No	Yes, lesser of 10% or \$10,000 (If the insured dies while on claim or if the rider maximum amount has not been paid. No Residual Death Benefit is payable if the insured has recovered and is not on claim.)
<b>Licensing Requirements</b>	Life & Health License LTC Specific Training Requirements in applicable states	Life & Health License LTC Specific Training Requirements in applicable states		Life & Health License	Life & Health License



**LINKED-BENEFIT PRODUCTS / LTC RIDERS  
(Long-Term Care Benefit Products)**

	State Life								
<b>Product Name</b>	AnnuityCare	AnnuityCare II	Asset-Care I	Asset-Care II	Asset-Care III	Asset-Care IV	ImmediateCare	Legacy Care	
<b>Product Type</b>	Annuity	Annuity	Whole Life	Annuity Whole Life	Annuity Whole Life	Whole Life	Annuity (SPIA) <i>Designed for clients already receiving care.</i>	Annuity (Deferred)	
<b>Tax Qualified Status</b>	Section 7702 (B) of the IRC - LTC								
<b>Benefit Type</b>	Reimbursement	Indemnity or Reimbursement	Indemnity or Reimbursement	Indemnity or Reimbursement	Indemnity or Reimbursement	Indemnity or Reimbursement	Reimbursement	Reimbursement	
<b>Issue Ages</b>	50 - 80	40 - 80	40 - 80 single and joint life (single premium) 20 - 80 (ongoing premium)					0 - 99	
<b>Monthly Benefit Amount</b>	2%, 3% or 4% LTC Max Monthly Payout						\$10,000 Max Monthly Benefit		
<b>Minimum Face Amount</b>	\$10,000		\$10,000	\$20,000		20 - 50: \$100,000 51 - 80: \$50,000	\$25,000	\$10,000	
<b>Maximum Face / Benefit Amount</b>	\$300,000		\$1,500,000 death benefit	\$1,500,000 total initial benefits		\$1,500,000 death benefit	N/A	\$300,000	
<b>Payment Period</b>	3, 6 or 9 Years	Single Premium		Utilizes existing non-qualified annuities as its single premium	Utilizes qualified money as its single premium	10, 20 Year and Full Pay	Single Premium		
<b>Benefit Withdrawal Period</b>	Minimum 3 Years	24 Months - Single Annuitant 30 Months - Joint Annuitant	N/A						
<b>Inflation Protection</b>		No	Yes				No		
<b>Benefit Triggers</b>	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment					Already receiving care	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	
<b>Coverage</b>	Adult day care center; assisted care; home health care; hospice care; intermediate care; skilled nursing home care; or any other qualifying licensed long term care service.								
<b>Elimination Period</b>	7 days	90 days	60 days				N/A		
<b>Recertification</b>	Annual Review								
<b>Claims Outside the United States</b>	No								
<b>Residual Death Benefit</b>	No								
<b>Licensing Requirements</b>	Life & Health License; LTC Specific Training Requirements in applicable states; Annuity CE		Life & Health License	Life & Health License; LTC Specific Training Requirements in applicable states; Annuity CE		Life & Health License	Life & Health License; LTC Specific Training Requirements in applicable states; Annuity CE		

