

Life Insurance with Long-Term Care

Lincoln	A+	MoneyGuard II	40-79	\$50,000	A universal life policy with an optional long-term care benefit rider. Policy benefits include return of premium rider, no deductible or elimination period to satisfy, benefit periods from 2-7 years, optional inflation protection and couples discount. Reimbursement policy.
Nationwide	A+	Yourlife CareMatters	40-75	\$60,000 for 2-, 4- and 6-year benefit periods; \$90,000 for 3-, 5- and 7-year benefit periods.	A universal life policy with an optional long-term care benefit rider. Policy benefits include return of premium rider, 90-day elimination period, benefit periods from 2-7 years, optional inflation protection and couples discount. Indemnity policy.

Overfunding Index Universal Life

AXA	A	Athena Index UL	The Athena IUL is designed for clients looking for death benefit protection combined with the opportunity for competitive cash value accumulation potential. The Loan Extension Endorsement is included at no additional charge, which ensures the policy will not lapse due to loan balance that exceeds the face amount and if the cash surrender value is insufficient to cover monthly deductions. Long-term care rider also available.		
John Hancock	A+	Accumulation IUL Protection IUL	There is significant protection 0% floor, 2% cumulative interest rate guarantee and lengthy no-lapse guarantee. Three Allocations: The High Par Indexed Account current cap rate is 10% (9% in NY), the current Capped Indexed Account rate is 11.5% (10.5% in NY), the current Threshold rate on the uncapped is 6.0% (6.5% in NY) and possibility of adding the Long-Term Rider and Overloan Protection.		
Minnesota Life	A+	Eclipse Index Life Eclipse Protector Index Life	Their products offer 5 indexing options, capped variable loans and ability to switch between the variable and fixed loans. They also offer an indexing crediting bonus. The bonus is based on a 120-month rolling period of index credits, with the initial bonus credited on the 11th policy year anniversary. It may benefit the protection-focused clients by enhancing the Performance Death Benefit Guarantee Agreement. Such policyholders may pay lower or have few premium payments while still maintaining guaranteed protection.		
National Life	A	Yourlife Indexed UL	2 indexed crediting strategies: annual point-to-point and one-year monthly average. Focus on generating high supplemental retirement income. Long-term care rider may be added. They also have the option of normal fixed or variable loans.		
Zurich	A	Index UL	Their IUL is well complemented with an industry leading set of both fixed interest and innovative indexed interest account options. They use the S&P 500 Index, the Domestic Multi Index and the Global Multi Index. The Multi-Index Accounts are unmatched in their diversity of market coverage.		

Income Provider Riders

American General	A	Select-A-Term	Select Income Rider - Pays a monthly benefit for a specified benefit period to the beneficiary as chosen by the owner. The SIR benefit is paid in addition to the base policy death benefit.		
Protective	A+	Advantage Choice, ProClassic, Custom Choice UL	Income Provider Option- This optional endorsement allows the policy owner to select a guaranteed monthly or annual income stream for the death benefit payout. Available at no additional cost and only at policy issue. With this endorsement, a discount factor will be used to determine the policy death benefit and initial face amount.		
Transamerica	A+	Trendsetter Term, TransACE, TransUltra SP and TransUltra	Income Protection Option- Provides a fixed settlement option wherein the policy owner can select from any combination of three payment options. Available at no additional cost.		

