



## LINKED-BENEFIT CARE PRODUCTS (Long-term Care)

Carrier	Type of Product	Name of Product	Issue Ages	Minimum Face / Benefit Amount	Maximum Face / Benefit Amount	Payment Period	Benefit / Withdrawal Period	Benefit Payment Method	Elimination Period	Riders/Benefits
Genworth	Universal Life	Total Living Coverage	18 - 79	\$50,000 w/ 24 or 36 month ABR	\$25,000 LTC Monthly Max without inflation	N/A	24, 36 or 48 months	Reimbursement	90 days - Facility Care	Extension of Benefits Rider Inflation Protection Rider Return of Premium Rider Guaranteed Minimum Benefit Rider Couples Discount Good Health Discount
				\$75,000 w/ 48 month ABR	\$15,000 LTC Monthly Max w/ inflation				Immediate - Home Care	
John Hancock	Whole Life	LifeCare	30 - 75	\$50,000	\$540,000	Single Premium	2, 3, 4, or 5 years	Reimbursement	90 days	Acceleration Rider Continuation Rider Information Services International Coverage
Lincoln Financial	Universal Life	Lincoln MoneyGuard Reserve Plus	35 - 80	\$25,000	\$750,000	Single Premium 3, 5, 7 or 10 years	2, 3, 4, 5, 6 or 7 years	Reimbursement	90 days	Convalescent Care Benefits Rider (CCBR) Extension of Benefits Rider (EOBR) Nonforfeiture Benefit International Benefit Residual Death Benefit Enhanced Surrender Value (ESV) Inflation Protection
	Annuity	Lincoln Long-Term Care Fixed Annuity	45 - 74	\$50,000	\$600,000	Single Premium	6 years (min.)	Reimbursement	90 days	N/A
Mutual of Omaha	Annuity	Living Care	40 - 79	\$50,000	\$300,000				90 days	

State Life	Annuity	AnnuityCare	50 - 80	\$10,000	\$300,000	3, 6 or 9 years	36 Months (Min.)	Reimbursement	7 days	Annuity Care Plus Continuation of Benefits for LTC Option
	Annuity	AnnuityCare II	40 - 80	\$20,000	\$300,000	Single Premium	24 months - Single Annuitant 30 months - Joint Annuitant	Indemnity or Reimbursement	90 days	N/A
	Whole Life	Asset-Care I	40 - 80	\$10,000	2%, 3% or 4% LTC Max Monthly Payout (\$1,500,000 Max Death Benefit)	Single Premium	N/A	Indemnity or Reimbursement	60 days	Base Policy Inflation Protection Rider Asset-Care Plus Rider
	Annuity & Whole Life	Asset-Care II	59 1/2 - 80	\$20,000	2%, 3% or 4% LTC Max Monthly Payout (\$1,500,000 Max Death Benefit)	Utilizes existing non-qualified annuities as its single premium	N/A	Indemnity or Reimbursement	60 days	Base Policy Inflation Protection Rider Asset-Care Plus Rider
	Annuity & Whole Life	Asset-Care III	59 1/2 - 80	\$20,000	2%, 3% or 4% LTC Max Monthly Payout (\$1,500,000 Max Death Benefit)	Utilizes qualified money as its single premium	N/A	Indemnity or Reimbursement	60 days	Base Policy Inflation Protection Rider Asset-Care Plus Rider
	Whole Life	Asset-Care IV	20 - 80	Ages 20 - 50: \$100,000 Ages 51 - 80: \$50,000	2%, 3% or 4% LTC Max Monthly Payout (\$1,500,000 Max Death Benefit)	10, 20 year and Full Pay	N/A	Indemnity or Reimbursement	60 days	Base Policy Inflation Protection Rider Asset-Care Plus Rider
	Annuity (SPIA) <i>Designed for clients already receiving care.</i>	ImmediateCare	75 - 99	\$25,000	\$10,000 Max Monthly Benefit	Single Premium	N/A	Reimbursement	N/A	Annuity Payment Increase Option
	Annuity (Deferred)	Legacy Care	0 - 99	\$10,000	\$300,000	Single Premium	N/A	Reimbursement	N/A	Benefit Increase Rider Bailout Provision