

## LTC and Chronic Illness Riders - UL and IUL Products



THE THOMPSON AGENCY  
Life Insurance Brokerage Service

<u>Carrier &amp; Product(s)</u>	<u>Rider Name</u>	<u>Face Amount</u>	<u>Issue Age</u>	<u>Premium Payments</u>	<u>Rider Charges</u>	<u>Payment Method</u>	<u>Substandard Ratings</u>	<u>Licensing Requirements</u>	<u>Death Benefit</u>
<p><b>American General</b></p> <p>Available on: AG Secure Lifetime GUL II &amp; Elite Index II</p>	<a href="#">Accelerated Access Solution Rider</a>	<p>Minimum Accelerated Benefit: \$50k Maximum Accelerated Benefit: \$1.5 m</p> <p>Flexible options with total benefit amount - select any amount between 50% - 100% of the base policy death benefit; chosen at policy issue</p>	<p>18-80 Chronic Illness Supplemental Application required at the time of application.</p> <p>Accelerated Access Solution Rider must be purchased at time of base policy <b>along with Terminal Illness Rider</b></p>	Option to pay a single premium or pay up to a lifetime	<p>Rider cost varies by accelerated benefit amount option, issue age, gender and underwriting class; the monthly charge will not exceed the Maximum Monthly Charge shown on the policy schedule.</p> <p>Premium Monthly deductions are waived for as long as the policy owner meets the chronic illness requirement. When chronic illness benefits are triggered, policy charges will continue to be assessed against the account value (for Continuation Guarantee account). If the insured meets the chronic illness conditions, the policy will not lapse.</p>	<p>Indemnity: Benefits are paid directly to the policy owner with no receipts required.</p> <p>Marketed as a Chronic Illness rider under IRS Section 101g. In addition to 90-day elimination period, must be certified as permanently unable to perform two of six ADLs or substantial supervision from threats to health and safety due to a severe cognitive impairment expected to be permanent.</p> <p>Monthly benefit payment options; chosen at issue; - IRS max per diem - 2% of the face amount per month - 4% of the face amount per month</p>	Rider coverage is not available if rated Table E or higher, or if rated with medical or non-medical flat extras, or a history of certain impairments	No CE required other than state specific Life Insurance CE.	The payments are an acceleration of the death benefit. If the insured passes away during the distribution phase, the remaining death benefit will be paid to the beneficiary.
<p><b>AXA Equitable</b></p> <p>Available on: BrighLife Protect &amp; Brightlife Grow</p>	<a href="#">LTC Services Rider</a>	<p>1% per month - ages 20-75 - \$5 m max</p> <p>2% per month - ages 20 to 75 - \$2.5 m max</p> <p>3% per month - ages 20-70 - \$1.67 m max</p>	20-75	Option to pay a single premium or pay up to a lifetime	Rider charge: monthly charge varies by sex, issue age, underwriting class, face amount, waiting period length, monthly benefit, and policy year.	<p>Indemnity: Benefits are paid directly to the policy owner with no receipts required.</p> <p>Can select 1%, 2%, 3% of face amount to be accelerated each month, percentage limited by age</p> <p>Recertification required every 12 months by Doctor</p>	Standard Classes or better, no permanent or temporary flat extra premiums	No CE required other than state specific Life Insurance CE	The payments are an acceleration of the death benefit. If the insured passes away during the distribution phase, the remaining death benefit will be paid to the beneficiary.

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<b>Genworth</b>  Available on: Asset Builder Index UL & Foundation Builder Index UL	<a href="#">Accelerated Benefit Rider for Long Term Care Services</a>	\$100k minimum Face amount (available on Level Death benefit Option only)	18-65	Option to pay a single premium or pay up to a lifetime	There is a monthly per thousand charge based on age, gender, underwriting class and specified amount of policy  Premiums are waived while on claim.	Reimbursement - marketed as long term care coverage; includes IRS sections 101g & 7702B. The policy owner must provide an invoice to Genworth for reimbursement. Benefit can be used for Informal Care, Equipment, International or Privileged care coordination services.	Up to Table 4	State specific LTC CE may be required - not required in all states (varies by product design and state specific regulation)	Any remaining death benefit will be payable on death to the beneficiary.
<b>Lincoln National</b>  Available on: Guarantee UL 2013 & LifeReserve Indexed UL Accumulator	<a href="#">LifeEnhance Accelerated Benefit Rider</a>	20-69: \$5 m max 70-80: \$2 m max	20-80  Not available with SI/GI, EXEC Rider, Disability Waiver of Specified premium, Guaranteed Insurability Riders or Spouse Term Rider	Option to pay a single premium or pay up to a lifetime	There is a monthly per \$1000 charge for the rider based on the net amount at risk.  During acceleration, the rider cost will be waived.	Indemnity: no receipts for reimbursement needed. With qualification, may use funds in any way. If the insured chooses the lump sum benefit, it will be discounted for mortality and interest.  Marketed as a chronic illness rider under IRS Section 101g; acceleration of the death benefit.  The condition that allows the insured to exercise this rider must be considered permanent. Written certification is required from a licensed healthcare practitioner and must be reconfirmed each policy year.	Up to Table 4	No CE required other than state specific Life Insurance CE.	Any remaining death benefit will be payable to death to the beneficiary.

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<b>Minnesota Life</b>  Available on: Eclipse Index & Eclipse Protector Indexed Life	<a href="#">Long Term Care Agreement Rider</a>	Face amount of the LTC agreement cannot exceed 100% of the base face of the life insurance.  Rider can be added to existing policies. (additional underwriting will be required)	20-80	Option to pay a single premium or pay up to a lifetime	Flat rate monthly per \$1000 of face amount. Rate varies by age and underwriting class.  Monthly charge assessed against the policy accumulation value.  NO LTCA charges will occur while on claim.	Indemnity: Benefit payments are paid directly to the policy owner with no receipts required.  Marketed as an add-on to a life insurance policy needed for long term care coverage; IRS Section 7702B.  Benefits will be paid if, 1. The loss of functional capacity must, at first, be expected to exist for a period of at least 90 days; 2. Requiring substantial supervision to protect the person from threats to health & safety due to sever cognitive impairment. LTCA monthly benefit % can be reduced or cancelled after policy is issued.  Insured may go on claim more than 1 time. Subsequent events will not require another 90 day elimination period.	Separate underwriting for the LTC agreement: Pref. Stand & Sub-standard.  Will allow up to table 4 on the life base face (flat extras allowed).	State specific LTC certification is required.	Any remaining death benefit will be payable on death to the beneficiary. If the death benefit is completely exhausted at the insured's passing, Minnesota Life will pay a death benefit of 10% of the original face amount to a maximum of \$25k at no charge.
<b>Protective Life</b>  Available on: Advantage Choice UL, Custom Choice UL, Indexed Choice UL	<a href="#">Extend Care Rider</a>	\$100k min face	Advantage Choice UL: 20-80  Custom Choice UL: 20-80  Indexed Choice UL: 20-75	Option to pay a single premium or pay up to a lifetime	Rider charge: monthly charge varies by sex, issue age, underwriting class, face amount, waiting period length, monthly benefit, and policy year.  While the policy is on claim, the monthly deductions for the base policy and ay riders continue until such time as the policy would otherwise lapse, then the deductions are discontinued.	Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. Benefit payments my be used for any medical or non-medical expenses.  Marketed as 101g acceleration of death benefit and it paid dollar for dollar from the death benefit proceeds. Benefits are paid for permanent claims.	Up to Table 4	No CE required other than state specific Life Insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.  Protective Life keeps benefits within the Per Diem amount so they are not taxable.

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<p><b>Prudential</b></p> <p>Available on: PruLife Universal Protector &amp; Founders Plus UL</p>	<a href="#">BenefitAccess Rider</a>	Min. \$100k	20-80	Flexible Premiums - option to pay a single premium or pay up to a lifetime.	<p>Rider available for an additional charge (generally a 5-20% premium increase depending on age, gender and underwriting class).</p> <p>When a terminal illness claim is paid under this rider, the death benefit is reduced for early payment and a \$150 processing fee is deducted.</p> <p>Premiums are waived while on claim.</p>	<p>Marketed as 101g acceleration of the death benefit. Indemnity plan: Benefit payments are paid directly to the policy owner with no receipts required.</p> <p>With qualification, may use funds in any way. Max monthly benefit cannot exceed IRS per diem amount.</p> <p>BenefitAccess pays claims for a chronic illness condition that is expected to last the rest of the insured's life.</p>	Table D or better OR with a total maximum flat extra of \$25 /1000	No CE required other than state specific Life Insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.
<p><b>Transamerica</b></p> <p>Available on: TransAce</p>	<a href="#">Long Term Care Rider</a>	<p>\$25k min (\$100k of Select risk class on the base policy); \$1 m max</p> <p>Available on Level Death benefit only</p>	18-80	Option to pay a single premium or pay up to a lifetime	<p>Monthly LTC Rider charge determined by multiplying the LTC specified amount divided by \$1,000 by the per unit LTC rider charge. LTC rider monthly deduction rates will be level in all policy years.</p> <p>LTC rider charges are waived while on claim. All other monthly deductions continue.</p>	<p>Marketed as Long Term Care. Includes both IRS Sections 7702b &amp; 101g.</p> <p>Indemnity: Benefit payments are paid directly to the policy owner. Receipts/bills are required as evidence of receipt of qualified LTC services during the Elimination period and each month during the benefit period.</p> <p>LTC rider benefit payments intended to be excluded from federal income taxes. The tax exclusion applies because the rider is intended to be a federally tax-qualified LTC insurance contract under IRC Code section 7702B(b). The tax exclusion applies only up to the HIPAA per diem limits or actual costs incurred, whichever is greater.</p>	Up to Table 4	Must have appropriate Health & Life authority to sell LTC rider. Many states have LTC Training & CE requirements	Upon death, death benefit will be reduced by the sum of LTC rider benefit payments. Residual death benefit payable if death benefit otherwise payable is less than the residual death benefit.

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<b>ING</b>  Available on: IUL-GDB, UL CV, UL ECV, IUL Global & IUL Global Choice	<a href="#">Accelerated Benefit Rider</a>	\$10,000 min. benefit  The lesser of 50% of the eligible death benefit or \$1,000,000 maximum benefit	Min. age based on product.  No maximum issue age - rider is provided with every policy for eligible products where approved. State variations apply.	Option to pay a single premium or pay up to a lifetime.	There is no premium charge for ABR other than an administrative fee of \$300 to process the claim.  Premiums are still due and payable after an ABR claim is paid.	All Claims for this benefit require a Physician's statement including all medical records certifying that the insured has a condition that is covered by the rider and requests for this benefit are subject to approval by the ING claims department.  The benefits paid under this rider are intended to be treated for Federal tax purposes as accelerated death benefits under section 101(g) of the Internal Revenue Code. This rider is not intended to be a qualified long term care insurance contract.  This rider does not pay or reimburse for expenses.	No maximum table rating. The rider is provided with every policy for eligible products where approved. State variations may apply.	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.
<b>MetLife</b>  Available on: Promise Whole Life Portfolio	<a href="#">Enhanced Care Benefit Rider</a>	\$100,000 Min. face amount  No additional underwriting requirements to add this rider to a policy	18-70	Single Pay up to a Lifetime  No policy fee	Enhanced Care Benefit (chronically ill or severe cognitive impairment)  Must be requested under Rider Section on the application. No Premium associated for this benefit.  \$150 per 12 month period plus the death benefit acceleration is discounted based on a number of factors.  Future policy premiums, beginning on the date of claim, will be recalculated to reflect the lower face amount of insurance.	Marketed as an acceleration of death benefit rider. With qualification, may use funds in any way; no receipts required.  Benefit payments paid to policy owner.  IRS Section 101g plan and pays up to the per diem max for permanent conditions only.	Elite, Pref. or STD with no more than a \$5 flat extra or Table B to Table D without a flat extra	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.

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<p><b>North American</b></p> <p>Available on: Rapid Builder IUL &amp; Custom Growth CV</p>	<a href="#">Chronic Illness Accelerated Benefit Rider</a>	Maximum benefit amount \$1M	Up to age 75	Option to pay a single premium or pay up to a lifetime.	<p>Rider available at no cost.</p> <p>There is a discount factor applied based on age, cash value (if any), loan (if any) and discount rate as well as a \$200 administrative fee applied for each election.</p> <p>Premiums are waived while on claim.</p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. With qualification, a lump sum payment to policy owner.</p> <p>Marketed as a chronic illness rider under IRS Section 101g; acceleration of the death benefit.</p> <p>The condition that allows the insured to exercise this rider must be considered a permanent chronic illness.</p>	Not available for ratings higher than Table 4 or medical flat extras.	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>Benefits are tax free up to the Per Diem limit or actual expenses incurred (which could be greater than Per Diem).</p>
<p><b>North American</b></p> <p>Available on: Custom Guarantee, Builder IUL &amp; Guarantee Builder IUL</p>	<a href="#">Accelerated Death Benefit (Rider) Endorsement for Critical, Chronic &amp; Terminal Illness</a>	Maximum benefit amount \$1M	<p>Chronic illness: up to age 80</p> <p>Critical illness: up to age 75</p>	Option to pay a single premium or pay up to a lifetime.	<p>Rider available at no cost.</p> <p>There is a discount factor applied based on age, cash value (if any), loan (if any) and discount rate as well as a \$200 administrative fee applied for each election.</p> <p>Premiums are waived while on claim.</p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. With qualification, a lump sum payment to policy owner.</p> <p>Marketed as a chronic illness rider under IRS Section 101g; acceleration of the death benefit.</p> <p>The condition that allows the insured to exercise this rider must be considered a permanent chronic illness.</p>	<p>Chronic illness: Not available for ratings higher than Table 4 or medical flat extras.</p> <p>Critical illness: Not available for ratings higher than Table 2 or medical flat extras.</p>	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>Benefits are tax free up to the Per Diem limit or actual expenses incurred (which could be greater than Per Diem).</p>

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<p><b>Prudential</b></p> <p>Available on: UL Plus, Index Advantage UL &amp; UL Protector</p>	<p><a href="#">Living Needs Benefit Rider</a></p>	<p>The amount they qualify for. (\$50K minimum)</p>	<p>UL Plus: 0-90 Index Advantage UL: 0-85 UL Protector: 0-85</p>	<p>Option to pay a single premium or pay up to a lifetime.</p>	<p>Rider available at no cost.</p> <p>When a claim is paid under this rider, the death benefit is reduced for early payment and a \$150 processing fee* is deducted. *In FL, processing fee is \$100</p> <p>Premiums are not waived while on claim.</p>	<p>Marketed as a settlement option to provide early payout of the death benefit under certain conditions.</p> <p>With qualification, may use funds in any way. Maximum monthly benefit cannot exceed IRS per diem amount.</p>	<p>All are available</p>	<p>No CE required other than state specific life insurance CE.</p>	<p>Any remaining death benefit will be payable on death to the beneficiary.</p>
<p><b>Symetra</b></p> <p>Available on: Symetra Classic UL</p>	<p><a href="#">Cognitive Impairment Rider</a></p>	<p>Up to 50% of the policy's death benefit (\$250K max)</p>	<p>20-85</p>	<p>Option to pay a single premium or pay up to a lifetime.</p>	<p>Rider available at no cost – automatically added to all preferred and standard policies.</p> <p>Acceleration creates a lien against the death benefit. Interest is charged on the accelerations which will accrue daily.</p> <p>Premiums are not waived while on claim.</p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required.</p> <p>With qualification, may use funds in any way.</p> <p>Not marketed as Long Term Care.</p> <p>Includes both IRS Sections 7702B &amp; 101g.</p> <p>Symetra does not require a chronically ill individual to be non-recoverable. To qualify, the insured must meet the requirements, some of which may be permanent by specific illness.</p>	<p>Not available on Table rated cases.</p>	<p>No CE required other than state specific life insurance CE.</p>	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>Benefits paid under the rider may be subject to the same limitations that apply to long term care benefits, however Symetra cannot determine if the benefit payments are taxable to the recipient. The recipient may receive benefits from multiple sources and they should consult with their tax advisor to determine if the</p>

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<p><b>United of Omaha</b></p> <p>Available on: GUL</p>	<a href="#">Accelerated Death Benefit Rider</a>	The amount they qualify for based on products available.	GUL 18-85 GUL Plus 18-85 GUL Express 18-65 AccumUL Answers 0-85	Option to pay a single premium or pay up to a lifetime.	<p>Rider is included at no cost at issue; allows max benefit of \$1M or 80% of death benefit to be accelerated.</p> <p>There is a discount factor applied based on the current interest rates and projected life expectancy at the time of the acceleration. A \$100 administrative charge is also applied for each acceleration.</p> <p>Premiums are not waived while on claim.</p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. With qualification, may use funds in any way.</p> <p>Not marketed as Long Term Care. IRS Section 101g</p>	Tables 1-16	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>The Rider is capped each year at the IRS per diem limit.</p>
<p><b>United of Omaha</b></p> <p>Available on: AccumUL Plus</p>	<a href="#">Accelerated Death Benefit Rider</a>	The amount they qualify for based on products available.	AccumUL Plus 0-85	Option to pay a single premium or pay up to a lifetime.	<p>Rider is included at no cost at issue; \$250K maximum cumulative amount that can be accelerated.</p> <p>An actuarial factor will be applied to the amount requested. 6% times the life expectancy in years plus \$100 administrative charge. (EX: 3 year life expectancy = 18% discount. Insured would receive 82% of requested amount, less \$100.)</p> <p>Premiums are not waived while on claim.</p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. With qualification, may use funds in any way.</p> <p>Not marketed as Long Term Care. IRS Section 101g</p> <p>Requires 90 consecutive days confined in nursing home.</p>	Tables 1-16	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>United of Omaha currently allows benefits in excess of the Per Diem amount and advise clients consult with their tax advisor.</p>



## Linked Benefits Products



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<b>Genworth</b>  Total Living Coverage (new)	The amount of insurance on the date the policy is issued. Minimum and maximum amounts are based on the length of the Accelerated Benefit Rider period.  If, after the second policy year, the client decides not to keep the TLC policy, the owner will get back at least their initial premium (less any withdrawals, outstanding loan balances, or LTC benefits already received). This optional rider must be purchased at the time of application.	18-80 Chronic Illness Supplemental Application required at the time of application.  Accelerated Access Solution Rider must be purchased at time of base policy <b><u>along with Terminal Illness Rider</u></b>	Single premium only	Preferred: 15% Couples: 10% if one person applies - if both apply, 20%  Administrative fees and insurance charges are deducted from the policy values each month. Monthly deductions are waived while on claim.	Reimbursement: proof of care is required.  Benefits will only cover qualifying long-term care costs actually incurred.  TLC will pay benefits for covered LTC expenses immediately for Home Care with no elimination period, and after a 90 day elimination period on Facility Care. The 90 day facility elimination period is reduced by any number of days home care benefits are paid or by days Medicare pays for covered expenses.	Available 1-16	State specific LTC CE may be required - not required in all states (varies by product design and state specific regulation)	The Death Benefit is the greater of (1) the Specified Amount on the date of death minus any policy loan balance and (2) the Residual Death Benefit. In order to maintain compliance with the federal income-tax definition of life insurance, the death benefit may be higher.  The residual death benefit amount is: 10% of the initial specified amount (minus 10% of loan balance and withdrawals).

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<b>Genworth</b>  Total Living Coverage (old)	The amount of insurance on the date the policy is issued. Minimum and maximum amounts are based on the length of the Accelerated Benefit Rider period.  If the client decides not to keep the TLC policy before the end of the 15th year, the owner will get back at least their initial premium (less any LTC benefits already received). The ROP terminates on any Partial Withdrawal or Loan. This optional rider must be purchased at the time of application.	18-79	Single premium only	Preferred: 15% Couples: 10% if one person applies - if both apply, 20%  Administrative fees and insurance charges are deducted from the policy values each month. Monthly deductions are waived while on claim.	Reimbursement: proof of care is required.  Benefits will only cover qualifying long-term care costs actually incurred.  TLC will pay benefits for covered LTC expenses immediately for Home Care with no elimination period, and after a 90 day elimination period on Facility Care. The 90 day facility elimination period is reduced by any number of days home care benefits are paid or by days Medicare pays for covered expenses.	Available 1-16	State specific LTC CE may be required - not required in all states (varies by product design and state specific regulation)	The Death Benefit is the greater of (1) the Specified Amount on the date of death minus any policy loan balance and LTC benefits paid and (2) the Residual Death Benefit. In order to maintain compliance with the federal income-tax definition of life insurance, the death benefit may be higher.  The residual death benefit amount is the lesser of: 10% of the initial specified amount (minus 10% of loan balance and partial withdrawals) or \$25,000 (minus 10% of loan balance and partial withdrawals).
<b>Lincoln National</b>  MoneyGuard II	Minimum Specified Amount: \$50K  Maximum Single Premium: \$500K maximum for a 2-year CCB, \$750K for a 3-year CCB  Return of Premium is provided through the Value Protection Rider which is included automatically at issue with every policy. Base option (1): A fixed level of 80% of paid premiums returned. Graded option (2): The return of premium factors will vary by duration. There is an additional charge of 3% of premium assessed. The ROP will be graded from 80% to 100%	40-79	Single or flexible premiums for years 1 - 10	Couples Discount: 3%-5%, but could be higher if inflation Protection chosen. Both do not need to apply to receive discount.  There is a monthly per thousand charge, based on the Insured's issue age, gender and policy duration assessed for the policy. No charges are incurred after attained age 95. (state variations apply)  No waiver: while on claim, premium payments must continue to be made (if flex pay option).	Reimbursement: proof of care is required.  Once qualified for benefits, clients can send bills or can arrange for service providers to send bills directly to Lincoln.  0 day contractual elimination period, for all covered services.	none	State specific LTC CE may be required - not required in all states (varies by product design and state specific regulation)	If the insured dies while the policy is in force, the death benefit paid will be equal to the greater of: 1. The Specified Amount on the date of death, less any indebtedness; 2. The Minimum Required Death Benefit, less any indebtedness; or 3. Residual Death Benefit (If applicable).  The Residual Death Benefit at issue is equal to 5% of the Initial Specified Amount or \$10,000, whichever is less.

## Linked Benefits Products

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<p><b><u>Lincoln National</u></b></p> <p>MoneyGuard Reserve Plus</p>	<p>Minimum Specified Amount: \$50K</p> <p>Maximum Single Premium: \$500K maximum for a 2-year CCBR, \$750K for a 3-year CCBR</p> <p>Return of Premium is provided through the Enhanced Surrender Value (ESV) Endorsement. For single premium policies: The ESV will equal the initial planned policy premium plus any additional rollover at issue (i.e. 1035 money). For flexible premium policies (Issue Ages 35-69 only): The ESV Threshold will equal the sum of planned premiums calculated at issue.</p>	<p>35-80 (35-69 for single premiums) State Variations apply</p>	<p>Single premium or Flexible Premiums of 3,5,7, or 10 years</p>	<p>There is a monthly per thousand charge, based on the Insured's issue age, gender and policy duration assessed for the first 20 years of the policy. No charges are incurred after attained age 95. (state variations apply)</p> <p>No waiver: while on claim, premium payments must continue to be made (if flex pay option).</p>	<p>Reimbursement: proof of care is required.</p> <p>Once qualified for benefits, clients can send bills or can arrange for service providers to send bills directly to Lincoln.</p> <p>0 day contractual elimination period, for all covered services.</p>	<p>none</p>	<p>State specific LTC CE may be required - not required in all states (varies by product design and state specific regulation)</p>	<p>If the insured dies while the policy is in force, the death benefit paid will be equal to the greater of:</p> <ol style="list-style-type: none"> <li>1. The Specified Amount on the date of death, less any indebtedness;</li> <li>2. The Minimum Required Death Benefit, less any indebtedness; or</li> <li>3. Residual Death Benefit (If applicable).</li> </ol> <p>Included in every policy that has the CCBR. If LTC benefits are paid, the Residual Death Benefit guarantees that the Death Benefit will be no less than a stated amount, initially 10% of the Specified Amount. Thereafter, the benefit is adjusted for loans, loan interest and withdrawals. There is no Residual Death Benefit remaining if any benefits have been paid under the Benefits After Lapse provision.</p>
<p><b><u>OneAmerica</u></b> (State Life Life Insurance Company)</p> <p>Asset-Care I</p>	<p>Max Death benefit of \$1.5 million</p> <p>Return of Premium: Single premium paid for the base policy will be returned at surrender, unless cash surrender value is greater. This return of premium is reduced by any prior distributions, and does not apply to acceleration option or continuation of benefits premium.</p>	<p>40-80 Joint: 35-80 (must have joint equal age of 40-80)</p>	<p>Single-premium whole life insurance with accelerated death benefits for qualifying LTC expenses</p> <p>\$10,000 min premium</p>	<p>Policy provide up to 2% of life insurance death benefit per month per insured subject to policy limits.</p> <p>Option to use LTC benefits up to 3 or 4% per month per insured (additional premium required).</p> <p>No Surrender charges apply on withdrawn LTC benefits</p>	<p>Reimbursement: proof of care is required.</p> <p>After 60 days of qualified long-term care received (within a 180-day period), Asset-Care will begin paying benefits.</p> <p>Asset Care Plus Rider: This optional rider can extend LTC benefits if the death benefit is exhausted for qualifying LTC expenses. Premiums for the rider are guaranteed and can be paid annually or with a one-time (single) premium. Inflation protection and non forfeiture benefits are both available. <b><u>Lifetime benefit available</u></b></p>	<p>Pref. (Non tobacco) and Standard (tobacco)</p> <p>Up to eight tables on both morbidity and mortality</p>	<p>State specific LTC CE may be required - not required in all states (varies by product design and state specific regulation)</p>	<p>The Death benefit is the remainder of the Paid up Death benefit minus any payments made for qualified care.</p> <p>No residual death benefit available</p>

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<p><b>OneAmerica</b> (State Life Life Insurance Company)</p> <p>Asset-Care II (NQ) Asset-Care III(Q)</p>	<p>Max initial benefit \$1.5 million</p> <p>Return of Premium: Single premium paid for the base policy will be returned at surrender, unless cash surrender value is greater. This return of premium is reduced by any prior distributions, and does not apply to acceleration option or continuation of benefits premium.</p>	<p>Single: 59.5 - 80 Joint: 59.5 -80 Spouse must be 40-80. Joint equal age cannot exceed 80</p>	<p>Non-qualified/Qualified annuity and 20-pay whole life insurance policy with accelerated death benefits for qualifying long-term care expenses.</p> <p>Single premium only. Annuity policy funded at issue. Whole life policy funded through annual withdrawals from annuity. Life policy paid up after 20 years. Premium amount guaranteed at issue. \$20,000 min. premium</p>	<p>Policy provides up to 2% of annuity value and up to 2% of life insurance death benefit per month per insured subject to policy limits.</p> <p>Option to use LTC benefits up to 3 or 4% per month per insured (additional premium required).</p> <p>No surrender charges apply on withdrawn LTC benefits.</p> <p>10% free withdrawal during the surrender charge period of the annuity, amount withdrawn to pay life policy is included in the 10%.</p>	<p>Reimbursement: proof of care is required.</p> <p>After 60 days of qualified long-term care received (within a 180-day period)., Asset-Care will begin paying benefits.</p> <p>Asset Care Plus Rider: This optional rider can extend LTC benefits if the death benefit is exhausted for qualifying LTC expenses. Premiums for the rider are guaranteed and can be paid annually or with a one-time (single) premium. Inflation protection and non forfeiture benefits are both available. <b><u>Lifetime benefit available</u></b></p>	<p>Pref. (Non tobacco) and Standard (tobacco)</p> <p>Up to eight tables on both morbidity and mortality</p>	<p>State specific LTC CE may be required - not required in all states (varies by product design and state specific regulation)</p>	<p>The Death benefit is the remainder of the Paid up Death benefit minus any payments made for qualified care.</p> <p>No residual death benefit available</p>
<p><b>OneAmerica</b> (State Life Life Insurance Company)</p> <p>Asset-Care IV</p>	<p>Max Death Benefit of \$1.5 million</p> <p>Issue Ages 20-50: \$100,000 min</p> <p>Issue Ages 51+: \$50,000 min</p>	<p>20-80</p>	<p>10-20 pay Whole Life</p> <p>Annual pay Whole Life</p>	<p>Policy provides up to 2% of life insurance death benefit per month per insured subject to policy limits</p> <p>Option to use LTC benefits up to 3 or 4% per month per insured (additional premium required).</p> <p>No surrender charges apply on withdrawn LTC benefits.</p>	<p>Reimbursement: proof of care is required.</p> <p>After 60 days of qualified long-term care received (within a 180-day period)., Asset-Care will begin paying benefits.</p> <p>Asset Care Plus Rider: This optional rider can extend LTC benefits if the death benefit is exhausted for qualifying LTC expenses. Premiums for the rider are guaranteed and can be paid annually or with a one-time (single) premium. Inflation protection and non forfeiture benefits are both available. <b><u>Lifetime benefit available</u></b></p>	<p>Pref. (Non tobacco) and Standard (tobacco)</p> <p>Up to eight tables on both morbidity and mortality</p>	<p>State specific LTC CE may be required - not required in all states (varies by product design and state specific regulation)</p>	<p>The Death benefit is the remainder of the Paid up Death benefit minus any payments made for qualified care.</p> <p>No residual death benefit available</p>