

LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	Allianz	American General	AXA
Rider Name	LTC Accelerated Benefit Rider	Accelerated Access Solution	LTC Services Rider
Tax Qual. Status	IRC 101(g)* IRC 7702B**	IRC 101(g)*	IRC 101(g)* IRC 7702B**
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment. Impairments must be permanent.	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment
Products Available	Life Pro+ IUL	AG Secure Lifetime GUL II	Athena UL Athena IUL Incentive Life Legacy II Incentive Life Optimizer II
Issue Ages	Ages 0-75	Ages 18-80	Ages 20-75
Underwriting Classes	Standard classes or better, no permanent or temporary flat extra premiums	Up to Table 4	Standard classes or better, no permanent or temporary flat extra premiums
Elimination Period	90 Days	90 Days	90 Days
Premium Waived if On Claim	No unless WPO is chosen and client is totally disabled	Waiver of monthly deduction stops policy payments (Base policy/rider)	Yes
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Mo. Benefit 1% - 4%, up to \$10,000, lifetime max \$1 million	Total Avail: 50% - 100% of base DB Mon. Avail: IRS per diem, 2%, or 4% of AAS per month. \$50,000 min. accel. benefit \$1,500,000 max accel. benefit	Mo. Benefit: 1% or 2% ages 20-75 Mo. Benefit: 3% ages 20-70 Acceleration % DBO A: 20%-100% Acceleration % DBO B: 100% Max Benefit of \$5 Million
Benefit Uses	Home Health Care Assisted Living Fac. Adult Day Care Other Qualifying Service Nursing home	Used at insured's discretion	Home Health Care Assisted Living Fac. Adult Day Care Other Qualifying Service Nursing home
Residual Death Benefit	No	No	No
Add'l Charge or Discounted Acceleration of	Additional Charge	Additional Charge	Additional Charge
Recertification Required	Carrier confirms confinement with client	Yes, every 12 months	Yes, every 12 months
Additional Details		No increases in rider costs	Dollar for dollar reduction when benefits are paid is called "Accumulated Benefit Lien"

* 101(g) "Accelerated DB for Chronic Illness"; "likely to last the rest of the insured's life" (non-recoverable). Does not fall under health regulations.

** 7702B Intended to be Qualified Long-Term Care Insurance.

LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	American National	Assurity Life	Aviva/Accordia
Rider Name	Accel. Benefit Rider (Chronic Illness)	Accel. DB - LTC/Home Care Opt.	Accelerated Access Rider
Tax Qual. Status	IRC 101(g)*	IRC 101(g)*	IRC 101(g)*
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment. Impairments must be permanent.	Beginning at age 65, requiring continuous confinement in a LTC facility or under a written plan of home care, and stay for rest of life.	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment
Products Available	ANICO Executive UL ANICO IUL ANICO Signature Term Affinity 7 WL	LifeScape Premier UL	Lifetime Builder III IUL LifeStage UL
Issue Ages	Same as product	Automatically included on all policies Available beginning at age 65	Ages 18-75
Underwriting Classes	Up to Table 4; Flat Extras cannot be more than \$5.00/1,000.	All classes	Up to Table 4
Elimination Period	90 Days	90 days	90 days
Premium Waived if On Claim	No	No	No
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	\$2,000,000 (to age 65); \$1,000,000 (ages 66+). Lump sum less actuarial discount.	Up to 50% of net amount of insurance or 36 monthly payments of 2% of net amount of insurance	Lesser of 2% of Eligible Amount or IRS Per Diem
Benefit Uses	Insured's Discretion, no specific requirements.	LTC facility Home health care	Home Health Care Assisted Living Fac. Adult Day Care Other Qualifying Service Nursing home
Residual Death Benefit	No	No	Yes, Fixed amount of DB will remain after all available amounts have been accelerated
Add'l Charge or Discounted Acceleration of DB	No additional cost, subject to discount factors	No additional cost for the rider; subject to discount factors	No additional cost for the rider; subject to discount factors
Recertification Required	No	No	Yes, every 12 months
Additional Details	Payment is made as a lump sum.		Not available with DB ROP Rider No loans can be taken with receiving benefit.

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LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	Genworth	Guardian	ING
Rider Name	Accel. Benefit Rider for LTC Svc's.	Long Term Care Rider	Accelerated Benefit Rider
Tax Qual. Status	IRC 101(g)* IRC 7702B**	IRC 101(g)* IRC 7702B**	IRC 101(g)*
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Qualifying medical/physical condition or life expectancy of 12 months or less from the date of receipt of a Physician Statement Impairment must be permanent
Products Available	Asset Builder IUL	Life Paid-Up at 95 Life Paid-Up at 99 Life Paid-Up at 121	ING UL-CV ING IUL-CV ING IUL-Protector ING-IUL Global ING IUL-Global Choice
Issue Ages	Ages 18-65	Ages 18-70	Same as product
Underwriting Classes	To Table 4; Preferred discount for healthy clients.	Same as product; no substandard rating, or temp or perm flat extras	Same as product
Elimination Period	90 Days; 0 Days for In-Home Care	90 Days	N/A
Premium Waived if On Claim	Yes	Only if Waiver of Premium is chosen and currently on waiver claim.	No
Benefit Type	Reimbursement	Indemnity	Indemnity
Benefit Amount	2, 3, or 4 year benefit periods available. Max monthly amt is death benefit divided by # of months (24, 36, 48) up to \$25,000/month.	Min. pool: \$50,000 Max pool: Lesser of 90% of DB; -\$25k Max lifetime pool: \$2,500,000 Min monthly ben: \$500 Max mo. Benefit: 2% of pool or 60x HIPAA per diem limit.	Minimum benefit: \$10,000 Max benefit: lesser of 50% of death benefit or \$1,000,000
Benefit Uses	Home Health Care Assisted Living Fac. Adult Day Care Other Qualifying Service Nursing home	Home Health Care Assisted Living Fac. Adult Day Care LTC Facility	Continuous confinement in an eligible institution and stay for rest of life Medical condition needing extraordinary care
Residual Death Benefit	No	No	No
Add'l Charge or Discounted Acceleration of DB	Additional Charge	Additional Charge	No additional cost for the rider; subject to discount factors
Recertification Required	No	No	No
Additional Details	Privileged Care Coordination Svc offers help finding local svc providers; Caregiver Support Svc also offered; both are free.	Dollar for Dollar DB reduction and CV's reduced proportionally.	No additional cost for the rider.

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LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	John Hancock	Lincoln Financial	Life of the Southwest
Rider Name	LTC Rider	LifeEnhance Accelerated Benefits Rider	Accel. Benefit Rider/Chronic Illness
Tax Qual. Status	IRC 101(g)* IRC 7702B**	IRC 101(g)*	IRC 101(g)*
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment
Products Available	Accumulation UL Accumulation VUL Indexed UL Premier Life UL-G	Lincoln LifeGuarantee (2013) Lincoln LifeReserve IUL Accumulator Lincoln VULOne (2014)	LSW Foundation UL LSW IncomeBuilder UL LSW SecurePlus Paragon IUL LSW SecurePlus Provider IUL LSW Guaranteed Level Term LSW Non-Guaranteed Level Term LSW Secure Plus Adv. 79 IUL
Issue Ages	Ages 20-75	Ages 20-69 \$5Mil max face Ages 70-80 \$2Mil max face	Same as product
Underwriting Classes	Not available if rated higher than 175% or issued w/ a flat extra	All classes up to Table D	All classes
Elimination Period	100 Days (varies by state)	None	90 Days
Premium Waived if On Claim	No	Charges for rider cease, changes on the policy continue; premiums should be continued	
Benefit Type	Reimbursement	Indemnity	Indemnity
Benefit Amount	1%, 2%, or 4% Monthly Acceleration % Max monthly benefit: \$50,000 Max policy face: \$5m (depending on Monthly Acceleration %) Benefit amount 1%-100% of initial DB	Up to 100% of death benefit with payment options of: 1. Monthly increments of the lesser of 2% of gross DB or IRS per diem x's days in month. 2. One-time lump sum, discounted for mortality and interest	Rider must be in-force for 2 yrs before used Monthly benefit: 2% of DB Lifetime max: \$1 mil
Benefit Uses	Home Health Care Assisted Living Fac. Adult Day Care Hospice Center Nursing home	Used at the insured's discretion	Benefit may be used wherever chosen
Residual Death Benefit	Yes, using LTC Continuation Rider; max is lesser of \$25,000 or 10% of the face amount in effect prior to claim	No	Yes, if Extension of Benefit Rider is selected
Add'l Charge or Discounted Acceleration of DB	Additional Charge	Additional Charge	No additional cost for the rider; subject to discount factors
Recertification Required	No	Yes, every 12 months	No additional cost for the rider; subject to discount factors
Additional Details	Advantage List: access to competitive rates at participating care providers Seniorlink: provides resources and advice. LTC Rider charges guaranteed.	Once benefit payments begin, policy won't lapse as long as rider is in force	Rider can be added after issue

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LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	MetLife	Minnesota Life	Mutual of Omaha
Rider Name	Enhanced Care Benefit	Long Term Care Agreement	Accelerated DB for Chronic Illness
Tax Qual. Status	IRC 101(g)*	IRC 101(g)* IRC 7702B**	IRC 101(g)*
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's for 90 consecutive days Confined to a qualified inpatient home for 90 days or more Impairment must be permanent
Products Available	PWL PWL 120 PWL 10 PWL 20 PWL 65	Eclipse IUL Eclipse Protector IUL Accumulator UL Accumulator VUL	AccumUL Answers Guaranteed UL GUL Express GUL Plus
Issue Ages	Ages 18-70 \$100k Min. DB	Ages 20-80	Same as product
Underwriting Classes	Elite, Pref, and Std with no more than a \$5.00/1,000 FE; Table B thru D without a Flat Extra	Preferred thru Table D	Same as product
Elimination Period	90 Days	90 Days	90 Days
Premium Waived if On Claim	No	Charges for rider cease, charges on policy continue; premiums should be continued	No
Benefit Type	Indemnity	Reimbursement	Indemnity
Benefit Amount	Up to 90% of the DB (up to \$5mil) Max per year is 24% of the DB, either as a lump sum or monthly payments.	Monthly benefit: lesser of 2% or 4% of LTC specified amt or HIPAA daily amt x's days in month. LTC Agreement total must be between 10% and 100% of face amount to max of \$5,000,000	Up to \$1,000,000 or 80% of DB, less actuarial discount and \$100 flat charge, capped each year at IRS per diem limit.
Benefit Uses	Used at the insured's discretion	Home Health Care Assisted Living Fac. Adult Day Care Informal Caregiver Nursing home	No restrictions on use of benefits
Residual Death Benefit	No, but, total payout is limited to 90% of the Death Benefit.	If the life insurance face amount is depleted, beneficiaries still receive minimum DB provision applies, the max amount of DB beneficiaries may receive is \$25,000	No
Add'l Charge or Discounted Acceleration of DB	No additional cost for the rider	Additional Charge	Discount acceleration plus \$100 charge for enactment of the rider
Recertification Required	Yes, every 12 months	Yes, required at least annually	Yes, annually at the expense of the owner/insured
Additional Details	Rider can be added with term conversion via simplified UW up to Age 60, \$1mil max DB.	Must first complete state-required training before LTCA can be sold	Benefit will be paid either as a lump sum or will be deposited into an account and the client can access as long as money is available

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LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	Nationwide	North American	Penn Mutual
Rider Name	LTC Rider	Chronic Illness Accel. Benefit Rider	Chronic Illness Accel. Benefit Rider
Tax Qual. Status	IRC 101(g)* IRC 7702B**	IRC 101(g)*	IRC 101(g)*
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment
Products Available	YourLife NLG UL YourLife Current Assumption UL YourLife Indexed UL YourLife Accumulation VUL YourLife Protection VUL YourLife SPUL	Custom Guarantee Custom GrowthCV Custom TermUL Guarantee Builder IUL Rapid Builder IUL	All permanent products except SVUL can be added to some in-force policies
Issue Ages	Ages 21-80	To age 75	Ages 20-85
Underwriting Classes	All classes up to 5 tables, no flat extras	All classes up to Table 4, no flat extras	All classes up to Table 4, flat extras up to \$10
Elimination Period	90 Days	90 Days	2 Years
Premium Waived if On Claim	Yes	No	No
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: lesser of 2% of LTC specified amt or HIPAA daily amt x's days in month Lifetime max: equal to lesser of LTC specified amt and base policy Specified amt (including the Add'l Protection rider) minus policy Indebtedness	Minimum amt at each election is lesser of 5% of DB on the initial election date or \$75,000 Max amt at each election is lesser of 24% of DB on the initial election date or \$24,000 Lifetime max: \$1,000,000	Minimum: \$400 month(\$4,800 per policy yr) Max: lesser of \$240k per policy yr, 24% of eligible death benefit, or IRS per diem amount Lifetime Max: \$5mil
Benefit Uses	Home Health Care Assisted Living Fac. Adult Day Care Other Qualifying Service Nursing home	Benefit may be used wherever chosen	Benefit may be used wherever chosen
Residual Death Benefit	After 100% of death benefit is used, 10% of original policy death benefit is paid at death	None provided; however, the client must maintain greater of 5% of DB available when initial election was made or \$10,000	None provided
Add'l Charge or Discounted Acceleration of DB	Additional Charge	Discounted acceleration plus \$200 admin fee applied for election	No additional cost for the rider; subject to discount factors
Recertification Required	Yes, annual review, w/recertification only as often as reasonably necessary; paid by Nationwide	Yes, annually at the expense of the owner/insured	Yes, annually at the expense of the owner/insured
Additional Details	Nationwide Care guide Network: LTC referral service	Payments can be lump sum or 2x's per year	\$50k of DB must remain in force Can be added to qualifying in-force policies

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LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	Principal National	Protective	Protective
Rider Name	Chronic Illness DB Advance Rider	Critical Illness Accelerated DB Rider	ExtendCare Rider
Tax Qual. Status	IRC 101(g)*	IRC 101(g)*	IRC 101(g)*
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment Impairment must be permanent	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment. Impairment must be permanent	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment
Products Available	UL Accumulation II UL Flax II	ProClassic UL	Custom Choice UL Advantage Choice UL
Issue Ages	Ages 20-75	Ages 20-80	Ages 20-80
Underwriting Classes	All classes to Table 3 and flat extras up to \$7.50 per thousand	All classes to table 4	All classes to table 4
Elimination Period	No	90 or 365 Days	90 or 365 Days
Premium Waived if On Claim	No	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Annual Max: lesser of 25% of initial eligible amount (IEA) or IRS per diem divided by reduction factor Annual min: lesser of 10% of IEA or \$10k Lifetime Max: lesser of 75% of IEA or \$1Mil	Monthly benefit: \$1,000, \$2500, \$5000, \$7500; can't exceed 5% of base policy face amount Lifetime Max: lesser of \$1Mil or 90% death benefit	Monthly benefit: \$1,000-\$8,500; can't exceed 5% of base policy face amount Lifetime Max: 100% of death benefit up to \$5 mil face amount
Benefit Uses	Used at the insured's discretion	Used at the insured's discretion	LTC Facility Home Health Care Informal Caregiver
Residual Death Benefit	None provided	None provided	None provided
Add'l Charge or Discounted Acceleration of DB	No additional charge for the benefit; subject to discount factors plus \$150 admin fee	Additional Charge	Additional Charge
Recertification Required	Yes, annually at the expense of the owner/insured	Yes, annually at the expense of the owner/insured	Yes, annually at the expense of the owner/insured
Additional Details	Payments are made annually Accumulated value and loan indebtedness lowered proportionately w/ DB acceleration	Payments can be monthly or lump sum	Payments can be monthly or lump sum

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LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	Prudential	Prudential	Security Mutual
Rider Name	BenefitAccess Rider	Living Needs Benefit Rider	Chronic Illness Benefit Rider
Tax Qual. Status	IRC 101(g)*	IRC 101(g)*	IRC 101(g)*
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment. Impairment must be permanent	Confined to nursing home for 6 months Terminally ill w/ 6 months life expectancy Organ transplant	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment. Impairment must be permanent
Products Available	PruLife UL Protector	All individual term and permanent policies	Customized UL4U Customizer WL Flex
Issue Ages	Ages 20-80	Same as product	Ages 16-75
Underwriting Classes	All classes to table 4	Same as product	All classes up to Table 4 or with flat extra up to \$10 per thousand
Elimination Period	No	6 months (nursing home usage only)	90 Days
Premium Waived if On Claim	Yes	No	No
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: lesser of 2% of DB, IRS per diems or IRS per diem compounded at 4% annually Lifetime max: 100% of death benefit up to \$5Mil face amount	Nursing home: 70%-80% of full face amount Organ transplant: 90%-95% of full face amount Terminal illness: 90%-95% of full face amount	Max annual benefit: 25% of DB Max lifetime benefit: \$1Mil
Benefit Uses	Used at the insured's discretion	Nursing home Organ transplant Terminal illness	Used at the insured's discretion
Residual Death Benefit	None provided	None provided	None, however \$25k must remain in policy
Add'l Charge or Discounted Acceleration of DB	Additional Charge	Discounted acceleration plus \$150 charge for enactment of the rider	No additional cost for the rider; subject to discount factors
Recertification Required	Yes	No, unless the claim period designated and agreed to by the policyowner has expired	Yes
Additional Details	Not available to non-US residents After 25 months of benefits all charges are waived	Insured and Pru setup desired claim period	Accelerated benefit can be elected once every calendar year and will be paid as a single cash lump sum payment

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LTC/CHRONIC CARE RIDER

COMPARISON GRID

Company	Symetra	Transamerica	Transamerica
Rider Name	ADB Cogn. Impair. and Limited ADL	Living Benefits	LTC Rider
Tax Qual. Status	IRC 101(g)*	IRC 101(g)*	IRC 101(g)* IRC 7702B**
Qualifications	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment. Impairment must be permanent	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment. Impairment must be permanent	Unable to perform 2 of 6 ADL's Needs "Substantial Supervision" due to cognitive impairment
Products Available	Classic UL	Trendsetter LB	TransAce 2012
Issue Ages	Ages 20-85	Same as product	Ages 18-80
Underwriting Classes	Automatic on all Preferred and Standard cases	Same as product	All classes to table D
Elimination Period	90 Days	90 Days	90 Days
Premium Waived if On Claim	No	No	Yes
Benefit Type	Indemnity	Indemnity	Indemnity
Benefit Amount	Min Ben.: lesser of 50%DB or \$10,000 Max Ben.: lesser of 50%DB or \$250,000	Up to 24% of face amount annually Lifetime max: Lesser of 90% of face amount or \$500k	Monthly benefit: Lesser of 2% of DB or HIPAA per diem Lifetime Max: \$1 mil
Benefit Uses	Used at the insured's discretion	Used at the insured's discretion	LTC Facility Home Health Care Informal Caregiver Hospice Care
Residual Death Benefit	No	None provided	Lesser of \$10,000 or 10% of lowest face amount of base policy less any outstanding policy
Add'l Charge or Discounted Acceleration of DB	No additional cost for the rider; subject to discount factors	No additional cost for the rider; subject to discount factors	Additional Charge
Recertification Required	Yes, annually at expense of owner/insured	Yes	Yes
Additional Details	Acceleration can be taken as a lump sum or paid in monthly installments for up to 10 years	Benefit is built-in to product Policy must be in-force for 2 years before death benefit can be used	LTC Rider charges are guaranteed not to increase; will remain level for life of the policy

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