

Hybrids Have Their Advantages

We can help you choose the right one for your client.

Carrier/Product	Forethought Forecare	Lincoln Money-Guard Fixed Advantage	MassMutual Care Choice	Nationwide Care Matters II	OneAmerica Asset Care	OneAmerica Annuity Care	Securian SecureCare III	Thrivent CareForward ¹
AM Best	A	A+	A++	A+	A+	A+	A+	A++
Policy type	Fixed Annuities	Universal Life	Whole Life	Fixed Premium Universal Life	Whole Life and Annuity Products	Fixed Annuities	Whole Life	Whole Life
Guaranteed ROP	9-Yr Surrender Charge Schedule	70% or 11-Yr Vesting	Policy Surrender Value	Vested One Time Step-Up Minimum Refund w/Max LTC Benefit	Full ROP Available (Single pay with 50 month acceleration and 50 month Continuation of Benefits (COB) rider	9-Yr Surrender Charge Schedule	Vested, 75%, or LTC Boost	Cash Surrender Value, cash value equals death benefit at age 120
Rate classes	Standard Premier	Standard Couples Discount	Non-Tobacco or Tobacco	Non-Tobacco: Single and Couples Tobacco: Single and Couples	Preferred Non-Smoker Standard Smoker Tables 5-8	N/A	Non-Tobacco: Single and Couples Tobacco: Single and Couples	Non-Tobacco Non-Tobacco Class 1 Tobacco Tobacco Class 1
Ownership	Individual, Joint	Individual	Individual	Individual	Individual Joint Second-to-Die	Individual Joint	Individual	Individual
Funding options	Non-Qualified	Non-Qualified	Non-Qualified	Non-Qualified	Non-Qualified Qualified	Non-Qualified Qualified	Non-Qualified	Non-Qualified
Payments	Single Pay	Single Pay Flex Pay (Greater of 10 years or to age 70; could be lower for higher ages)	Single Pay 10 Pay	Single Pay 5 Pay 10 Pay Pay to 65 (ages 30-54) Pay to 100 (ages 30-65)	Single Pay 5 Pay 10 Pay 20 Pay Pay to Age 95	Single Pay	Single Pay 5 Pay 7 Pay 10 Pay 15 Pay	Single 10 Pay 20 Pay Pay to 95 (18-65)
Issue ages	50 - 80	40 - 80 (CA and NY 40-79)	35-69 for NS 35-65 for Smokers NY NS: 40-69 NY Tobacco: 40-65	30 - 75 (Age Last)	35 - 80 59 1/2 - 80 (Annuity funding option)	50 - 85 (Annuity Care) 40 - 80 (Annuity Care II)	40 - 75 (Age Last)	18 - 75 (Age Last)
Elimination periods	0 Day: Home Care (HC) 90 Day: Facility Care (FC)	0 Day: HC and FC	90 Calendar Days	90 Calendar Days (Once EP satisfied, benefits for 90 days paid along w/ benefits for fourth month)	0 Days: Home Care (HC) 90 Days: Other Services (facility care, adult day care, etc.)	7 Service Days: Annuity Care 90 Service Days: Annuity Care II	90 Calendar Days	0 Day: Home Care (HC) 90 Calendar Days: Facility Care (FC)
Inflation riders	5% Compound	3% Compound (2-6 Yr. BP) 5% (2-5 Yr. BP)	5% Compound	3% Simple 3%, 5% Compound LTC Indexed Rate Inflation Rider	3% or 5% Compound (COB) 20 Yrs. or Lifetime	2%, 3%, 4%, 5% Compound (COB Rider) 5% Compound (Annuity Care II)	3% Simple or Compound 5% Simple or Compound	3% Compound 3% Compound for 20 years 5% Compound
Minimums	\$35,000	\$50,000 Death Benefit (DB)	\$25,000 Deposit (NY \$25,000)	\$60,000 DB	\$50,000 DB	\$10,000 Deposit	\$50,000 DB	\$50,000 DB
Max benefit periods	72 Months: Single 90 Months: Joint	7 Yrs	4 Yrs. Paid Up additional purchased by dividends generally increase the benefit period	7 Yrs	Unlimited	3 Yr or Unlimited COB Rider: Annuity Care 3 Yr COB Rider: Annuity Care II	8 Yrs	100 Months
Payment type	Reimbursement	Reimbursement	Reimbursement	Indemnity	Reimbursement	Reimbursement	Indemnity	Reimbursement

¹Not available in California or New York.

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