

Hybrids Have Their Advantages

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



Carrier/ Product	Forethought Forecare	Lincoln MoneyGuard III	Nationwide Care Matters II	OneAmerica Asset Care	OneAmerica Annuity Care	Pacific Life PremierCare	Securian SecureCare
AM Best	A	A+	A+	A+	A+	A+	A+
Policy Type	Fixed Annuities	Universal Life	Fixed Premium Universal Life	Whole Life and Annuity Products	Fixed Annuities	Whole Life	Universal Life
Guaranteed ROP	9-Yr Surrender Charge Schedule	70% or 11-Yr Vesting	Vested One Time Step-Up Minimum Refund w/Max LTC Benefit	Full ROP Available (Single pay with 50 month acceleration and 50 month COB)	9-Yr Surrender Charge Schedule	100% Day 1 or Vesting	100% After 5 Yrs
Rate Classes	Standard Premier	Standard Couples Discount	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: Single and Couples Tobacco: Single and Couples
Ownership	Individual Joint	Individual	Individual	Individual Joint Second-to-Die	Individual Joint	Individual	Individual
Funding Options	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)	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 10 Pay 15 Pay 20 Pay	Single Pay 5 Pay 7 Pay 10 Pay 15 Pay
Issue Ages	50 - 80	30 - 70	30 - 70 (Age Last)	35 - 80 59 1/2 - 80 (Annuity funding option)	50 - 85 (Annuity Care) 40 - 80 (Annuity Care II)	30 - 70	40 - 75 (Age Last)
Elimination Periods	0 Day: Home Care (HC) 90 Day: Facility Care (FC)	0 Day: HC and FC	90 Calendar Days (Once EP satisfied, benefits for 90 days paid along w/benefits for fourth month)	0 Days: Home Care 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: HC (reimbursement)	90 Calendar Days
Inflation Riders	5% Compound	3% Compound 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%, 5% Simple 5% Compound	3% Simple or Compound 5% Simple or Compound
Minimums	\$35,000	\$50,000 Death Benefit (DB)	\$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	7 Yrs	Unlimited	3 Yr or Unlimited COB Rider: Annuity Care 3 Yr COB Rider: Annuity Care II	8 Yrs	7 Yrs
Payment Type	Reimbursement	Reimbursement	Indemnity	Reimbursement	Reimbursement	Reimbursement or Indemnity	Indemnity

Contact the **Tellus Long Term Care Solution Center Sales Desk** at **800.883.8744 opt. 3, opt 4** or by email to **ltcillustrations@tellusbrokerage.com** to learn more about the advantages of hybrid products.

This information reflects the most current data furnished to Tellus by our carriers. Information is subject to change without notice. Any updates received by Tellus will be added on a timely basis. Tellus does not warrant or represent the validity/completeness of this information at all times. This is intended to be a broad view within the industry. Products and programs offered through Tellus are not approved for use in all states. Please note that all carriers and products shown may not be available through your organization's Tellus relationship. Always check your approved product and carrier listing or contact your Tellus representative before proceeding with any new sale.



For Financial Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non-registered products only. All guarantees subject to the terms and conditions of the contract at time of issue and to the claims paying ability of the issuing insurer. Tellus operates under the license of Tellus Brokerage Connections, AR license #100107713. 1218 SOLC18-5856-A 0621 © 2020 Tellus Brokerage Connections updated 11.02.20