

# ASSET BASED LTC SPREADSHEET

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	Genworth Life	Liberty Mutual	Lincoln Financial	Lincoln Financial								
Ratings	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-								
Assets	34.7 Billion	10.4 Billion	119.8 Billion	119.8 Billion								
Product Name	TLC	Estate Maximizer Next Generation	Long-Term Care Annuity	MoneyGuard Reserve								
Commission	All Ages – 8.0%	50-80 – 5.00% 81-85 – 2.50%	All Ages – 6.0%	30-80 – 6.0%								
Issue Ages	18 – 79 NQ	0-85 NQ	45-74 NQ	30-80 NQ								
Minimum Issue	\$50,000 NQ – 2&3 year ARB \$75,000 NQ – 4 year ARB	\$15,000 (NQ Funds Only)	\$50,000	There has to be enough funds to satisfy a \$25k Death Benefit(NQ Only)								
Maximum Issue	*See Below	See Below	2x - \$600,000 3x - \$400,000	\$750k DB								
Principal Guarantee	**Yes	Yes	No	Yes								
Premium Listing	Single	Single	Single	Single or 3,5,7,10 pay								
Free Annual Partial Withdrawal	**See Below	10% after year one	10% after year one	*See Below								
Surrender Charges	10/10/10/10/10/10/10/ 10/10/10/8/6/4/2 - 14 years	4/4/4/43/3/2 7 years	8/8/7/6/5/4/3 (+ or - MVA) 7 Years	N/A								
Minimum Rate Guarantee	3.5%	3%	1%	**4%								
LTC Waiting Period	90 Days(0 Days for Home Care)	60 Days	90 Days	***90 Days								
Comments	<p>TLC is a Single Premium Universal Life policy with an Accelerated Benefit Rider(ABR) and an Extension of Benefit Rider(EBR)that increases the available LTC funds up to 500%</p> <p>-ABR can be 2, 3, or 4 years -EBR can be 2yr, 4yr, or life</p> <p><b>Current Cash Value Growth: 4.25%</b></p> <p>*Max Issue = \$25k mo/max LTC w/out inflation or \$15k mo/max LTC w/inflation</p> <p>-Inflation options of 3% or 5% simple or compounded</p> <p>Reimbursement payout</p> <p>**Partial withdrawals and loans terminate the Return of Premium provision</p> <p>-Marital discounts available</p> <p>-Fully underwritten</p> <p>-Residual Death Benefit equals the lesser of: 10% of DB or \$25k minus 10% of any loans or withdrawals</p>	<p>Estate Maximizer Next Generation is a Single Premium Whole Life Product that gives an asset based approach to fund LTC</p> <p>-Loan Provisions</p> <p>-Client can walk away with the cash value after surrender period</p> <p>-Simplified "10 minute" Underwriting Available</p> <p>Access up to 90% of the Death Benefit if the client cannot perform 2 of 6 ADLs or sustains any Mental Impairment</p> <p>*Max Issue</p> <table><tr><td>50-59</td><td>100,000</td></tr><tr><td>60-64</td><td>175,000</td></tr><tr><td>65-80</td><td>225,000</td></tr><tr><td>81-85</td><td>40,000</td></tr></table> <p>*larger amounts available with normal underwriting</p>	50-59	100,000	60-64	175,000	65-80	225,000	81-85	40,000	<p>Lincoln Financial Long-Term Care Annuity is a deferred annuity with an Acceleration Benefit(AB) and Extension of Benefit(EOB) rider built in, that allows for 2x or 3x leverage options to help pay for qualifying LTC expenses</p> <p>2x = 3+3(AB + EOB) 3x = 2+4(AB + EOB)</p> <p>Accumulation Value(AB) growth is based on current crediting rates(1.75%) and the annual fee*</p> <p>*currently no fee for AB. EOB fee is based on leverage option and client age</p> <p>Max LTC benefits not available until year 6</p> <p>100% of LTC benefits are available for NH and Hospice care. 50% of LTC benefits available for other qualified care</p>	<p>MoneyGuard Reserve is a Single Premium UL Product with an Accelerated Death Benefit(CCBR) and an Optional LTC Reserve(EOBR) that Enhances your payment up to 500% for LTC</p> <p>CCBR = Convalescent Care Benefit Rider EOBR = Extension of Benefits Rider</p> <p>-Benefit Period between 2-7 years (6 and 7 year optimize LTC needs). Benefits based on age, gender, smoker rating, and premium amount</p> <p>*Loan are not recommended as any withdrawal from the policy voids all guarantees of the contract</p> <p>**4% Guarantee Cash Value primarily is used to cover cost of insurance and rider cost.</p> <p>***Waiting period waived for certain coverage</p> <p>-Residual Death Benefit = 10% of DB. Available even if all benefits are exhausted(not available in NY)</p>
50-59	100,000											
60-64	175,000											
65-80	225,000											
81-85	40,000											
Product NOT approved in these states	WA, MA,PA	KY	CA, CO, CT, DC, FL, HI, ID, IL, IN, MA, NV, NH, NJ, NY, OH, PA, TN, TX, UT, VT, VA, WA, WI	Only Available In: NY								

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Carrier	Lincoln Financial	State Life	State Life
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-
Assets	119.8 Billion	3.1 Billion	3.1 Billion
Product Name	MoneyGuard Reserve Plus	Annuity Care®	Annuity Care II®
Commission	35-80 – 6.0%	50-75 = 4.75 76-85 = 2.75	All Ages = 6.5%
Issue Ages	35-80 NQ	50-85	40-80
Minimum Issue	There has to be enough funds to satisfy a \$25k Death Benefit(NQ Only)	*\$10,000 Q and NQ *(\$62k in WI and \$50k in CA and MN)	\$10,000 NQ Only (\$36k in CA)
Maximum Issue	\$750k DB	\$500,000	\$500,000
Principal Guarantee	Yes	No	No
Premium Listing	Single or 3,5,7,10 pay	Single	Single
Free Annual Partial Withdrawal	*See Below	10% after year one	10% after year one
Surrender Charges	N/A	8/8/8/7/6/5/4/3/2 9 Years	9/8/7/6/5/4/3/2/1 9 Years
Minimum Rate Guarantee	**4%	*1.5%	*1.5%
LTC Waiting Period	0 Days	7 Days	90 Days
Comments	<p>MoneyGuard Reserve is a Single Premium UL Product with an Accelerated Death Benefit(CCBR) and an Optional LTC Reserve(EOBR) that Enhances your payment up to 500% for LTC</p> <p>CCBR = Convalescent Care Benefit Rider EOBR = Extension of Benefits Rider -Benefit Period between 2-7 years(6 and 7 year optimize LTC needs). Benefits based on age, gender, smoker rating, and premium amount *Loan provisions are not recommended as any withdrawal from the policy voids all guarantees of the contract **4% Guarantee Cash Value primarily is used to cover cost of insurance and rider cost. -Residual Death Benefit = 10% of DB. Available even if all benefits are exhausted(not available in NY) -International Coverage Available 50% Benefits</p>	<p>Annuity Care I is a Deferred Annuity that allows for monthly withdrawals for qualifying LTC expenses.</p> <p>-LTC fund grows at a higher rate(currently 1.20%) that is guaranteed for 5 years and renews thereafter. 1.05% AV Accumulation -LTC monthly payment is calculated as a certain percentage (currently 2.9%) of the current LTC benefit value.</p> <p>Base policy provides LTC fund for 36 months at no cost</p> <p>-options to purchase an additional 36 months or lifetime benefit(single premium, annual, or 10-pay) -Joint LTC coverage available.</p> <p>*Min. guarantee 3% for PA</p>	<p>Annuity Care II is a Deferred Annuity that allows for monthly withdrawals for qualifying LTC expenses with a built in Continuation of Benefits Rider(COB) that extends LTC benefits beyond the annuity value and is purchased through an insurance charge deducted monthly from the AV.</p> <p>-LTC fund grows at a higher rate(currently 1.70%) that is guaranteed for 5 years and renews thereafter. 1.35% AV Accumulation</p> <p><b>Base Policy =</b> -24 months / single -30 months / joint <b>COB Options:</b> 3yr = 1.5x leverage 6yr = 3x leverage 9yr = 4.5x leverage</p> <p>-Option for Reimbursement LTC benefits</p>
Product NOT approved in these states	CA, CO, HI, IL, NY, PA, TN, VT	CT, NH, NY	CA, CT, IL, MA, NH, NJ, NY, PA, UT, VT,

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Carrier	State Life	State Life	State Life
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-
Assets	3.1 Billion	3.1 Billion	3.1 Billion
Product Name	Asset Care I®	Asset Care II®	Asset Care III®
Commission	All Ages = 8% 8% on all additional rider costs	All Ages = 6.5% 8% on all additional rider costs	All Ages = 6.5% 8% on all additional rider costs
Issue Ages	Single: 40-80 Joint: 35-80	59 1/2-80 Spouse can be 40	59 1/2-80 Spouse can be 40
Minimum Issue	*\$10,000	*\$20,000 NQ Only	*\$20,000 Q Only
Maximum Issue	\$1.5mil DB	\$1.5mil DB	\$1.5mil DB
Principal Guarantee	Yes	Yes	Yes
Premium Listing	Single	Single	Single
Free Annual Partial Withdrawal	**See Below	**See Below	**See Below
Surrender Charges	10/9/8/7/6/5/4/3/1.5 9 Years	9/8/7/6/5/4/3/2/1 9 Years	9/8/7/6/5/4/3/2/1 9 Years
Minimum Rate Guarantee	***4%	***See Below	***See Below
LTC Waiting Period	60 Days for LTC	60 Days	60 Days
Comments	<p><b>Single Premium Whole Life Policy with Accelerated Death Benefit for Qualifying LTC Expenses</b></p> <p>*Different for CA, MN, NC, WI</p> <p>**Accumulated interest withdrawal w/no surrender charge or Loans made at 4% net cost</p> <p>LTC monthly payment is calculated as a certain percentage of the total Death Benefit. Flexibility to choose from 3 options:</p> <ul style="list-style-type: none"> <li>-2% for 50 months</li> <li>-3% for 33 months</li> <li>-4% for 25 months</li> </ul> <p>-Options to purchase an additional rider to double the base policy or provide a lifetime of LTC benefit(single premium, annual, or 10-pay)</p> <p>-Joint LTC coverage available.</p>	<p><b>Single Premium Whole Life Policy with Accelerated Death Benefit for Qualifying LTC Expenses Funded by a Non-Qualified Annuity</b></p> <p>(Annuity Pays a 20-Pay Life Policy. Client receives a 1099 for each equal 20-pay distribution to the extent of gain)</p> <p>*Different for CA, MN, NC, WI</p> <p>**10% from annuity but includes amount w/drawn to pay life premium. Loans available at 4% net cost</p> <p>***4% min on Life Insurance Cash Value. 3% min on Annuity Accumulation Value.</p> <p>See Asset Care I LTC Benefits, Qualifications, Riders, etc</p>	<p><b>Single Premium Whole Life Policy with Accelerated Death Benefit for Qualifying LTC Expenses Funded by an IRA or Retirement Plan</b></p> <p>(Annuity Pays a 20-Pay Life Policy. Client receives a 1099 for each equal 20-pay distribution to the extent of gain. Satisfies RMD payments)</p> <p>*Different for CA, MN, NC, WI</p> <p>**10% from annuity but includes amount w/drawn to pay life premium. Loans available at 4% net cost</p> <p>***4% min on Life Insurance Cash Value. 3% min on Annuity Accumulation Value.</p> <p>See Asset Care I LTC Benefits, Qualifications, Riders, etc</p>
Product NOT approved in these states	NJ, NY	PA, NJ, NY	PA, NJ, NY