

LONG TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Accordia	Allianz	American General	AXA Equitable	John Hancock
Rider Name	Accelerated Access Rider	LTC Accelerated Benefit Rider	Accelerated Access Rider	LTC Services Rider	LTC Rider
Type of Rider	Chronic/Critical Illness	LTC	Chronic/Critical	LTC	LTC
LTC License Required?	No	Yes	NO	Yes	Yes
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.	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 with Rider	Lifetime Builder Series II IUL LifeStage UL	Life Pro+ IUL	Secure LifeTime II	Athena UL Athena IUL Incentive Life Optimizer II Incentive Life Legacy II	All Single Life Permanent Products
Issue Ages	18-75	Ages 0-75	Ages 18-80	Ages 20-75	Ages 20-75
Eligible Underwriting Classes	Eligible for table 4 or better on base policy	Standard classes or better, no permanent or temporary flat extra premiums.	Available through table D	Standard classes or better, no permanent or temporary flat extra premiums.	Not available if rated higher than 175% or issued w/ a flat extra.
Elimination Period	90 day	90 days	90 Days	90 days	100 days (varies by state)
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity	Reimbursement
Benefit Amount	The lesser of 2% of the eligible amount or the IRS Per Diem limit.	Monthly benefit: 1%-4%, up to \$10,000. Lifetime max of \$1million.	Min is 50% of death benefit. Max is 100% of death benefit up to \$1.5mm Choice of 2%, 4% or per diem	Mo. benefit: 1%, or 2% ages 20-75, 3% ages 20-70 Acceleration % DBO A: 20%-100%, DBO B: 100% Max monthly benefit of \$50,000 per insured	1%, 2%, or 4% Monthly Acceleration %. Max monthly benefit: \$50,000. Max policy face: \$5m (depending on Monthly Acceleration %)
Benefit Amount Adjusted at Claim?	Yes	No	NO- COI charge rather than adjusted at claim	No	No
Benefit Amount Calculation	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	As illustrated	At Issue	As illustrated	As illustrated
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions	Qualified, documentable long-term care expenses.
Residual Death Benefit	A fixed amount of death benefit will remain after all available amounts have been accelerated through this rider, subject to terms and conditions of the rider	None Provided	Residual death benefit can be specified at policy issue.	None provided	None provided
Additional Details	Not available with the death benefit return of premium rider. No additional cost at issue, but \$150 Claim Processing Fee due at time of claim	Additional Charge	COI charge rather than adjusted at claim	Additional cost for the rider. Dollar for dollar reduction when benefits are paid is called "Accumulation Benefit Lien". The monthly rider charge is calculated by applying the monthly LTCS COI rate to the Long Term Care Net amount at Risk.	Additional charge. No recertification required
Premiums when on Claim; Waived or Continued?	Continue unless they have waiver of premium rider	Continue	Waived	Waived: Base policy charges are deducted from cash value	Continued
Policy Charges when on Claim; Waived or Continue?	Continue unless they have waiver of premium rider	Continue	Waived	Waived: Base policy charges are deducted from cash value	Continued
States Product is not approved in	CA, DC, FL	CA, KY, NJ, VA, WA	NY, CA	CA	2014 ver. : AZ, CA, CT, FL, HI, IN, NJ, NY, ND, SD



LONG TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Lincoln National	Lincoln National	Lincoln National	Mass Mutual	Met Life
Rider Name	LifeEnhance Accelerated Benefit Rider	MoneyGuard Reserve Plus	MoneyGuard II	CareChoice One	Enhanced Care Benefit
Type of Rider	Chronic/Critical Illness	LTC	LTC	LTC	Chronic/Critical Illness
LTC License Required?	No	Yes	Yes	Yes	No
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	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 with Rider	Lincoln VUL One (2012) Lincoln LifeGuarantee UL Lincoln LifeReserve IUL Accumulator				Promise Whole Life Promise Whole Life 120 Promise Whole life 10 Promise Whole Life 20 Promise Whole Life 65
Issue Ages	Ages 20-69 \$5m max face Ages 70-80 \$2m max face	Single Pay- 35-69 Flex-Pay- 35-80	40-79	35-69 Non-Tobacco ; 35-65 for Tobacco	18-70
Eligible Underwriting Classes	All classes up to Table D	Simplified Issue	Simplified Issue	Streamlined ; "Non-Tobacco" and "Tobacco" risk	Elite, Preferred or Standard with FE < \$5.00. Table B D w/out FE
Elimination Period	None	None	0 Day Elimination	90 days	90 Days
Benefit Type	Indemnity	Reimbursement	Reimbursement	Reimbursement	Indemnity
Benefit Amount	Up to 100% of death benefit with payment option 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.	2,3,4,5,6,7 year benefit duration LTC benefits based off of in force death benefit. Minimum death benefit of \$50,000 with maximum death benefit of \$750,000	Based off a minimum death benefit of \$50K and a maximum death benefit of \$750K	Minimum death benefit of \$50k and maximum death benefit of \$720k	Max of 24% of DB per year up to 90% of total DB over life of contract, lump sum or monthly payments up to \$5MM. Limited by HIPPA Daily limit Min claim amount is \$5,000
Benefit Amount Adjusted at Claim?	Yes	No	No	Yes; Dividends "Paid-Up Additions (PUA)" may increase benefit amount	Yes
Benefit Amount Calculation	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	As illustrated	As illustrated	LTC Benefit Pool + any inflation + any dividends "Paid-Up Additions"	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting
Benefit Uses	No Restrictions	Qualified, documentable long-term care expenses.	Qualified, documentable long-term care expenses.	Home Health Care Assisted Living Facility Care Hospice Adult Day Nursing Home	No Restrictions
Residual Death Benefit	None provided	10% of guaranteed death benefit	5% of the guaranteed death benefit up to \$10,000	None	10% of Death Benefit will remain inforce
Additional Details	Additional charge. Once benefit payments begin, policy won't lapse as long as rider is in-force. Recertification required every 12 months		Couples discount. Both partners do not need to apply for discount to take effect. 3% or 5% inflation available.	The only benefit duration is 4 years. The benefit duration can only be increased with the PUAs from dividends. Because dividends are declared yearly by the company, guaranteed & non-guaranteed values are projected. 5% Compound Inflation	
Premiums when on Claim; Waived or Continued?		Continued	Continued	Yes	Continue unless they have waiver of premium rider
Policy Charges when on Claim; Waived or Continue?		Continued	Continued	Continued	Continue unless they have waiver of premium rider
States Product is not approved in	VUL: CA, GU, PA, VI, NY. IUL: CA, FL, HI, IL, MA, MN, NY, OH, PR, UT, WA UL: CA, PA, PR, NY	APPROVED in: HI, CA, FL	CA, FL, HI, NY	NY & CA	PA. When in KS and NY, Accelerated DB Rider must be selected



LONG TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Minnesota Life	Mutual of Omaha	Nationwide	North American	Principal
Rider Name	Long Term Care Agreement	Accelerated DB for Chronic Illness	LTC Rider	Chronic Illness Accelerated Benefit Rider	Chronic Illness Death Benefit Advance Rider
Type of Rider	LTC	Chronic/Critical Illness	LTC	Chronic/Critical Illness	Chronic Illness (101g)
LTC License Required?	Yes	No	Yes	No	No
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. Confined to a qualified home for 90 days or more.	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.	A loss of functional capacity that is expected to be permanent - two fo the six ADL's or permanent cognitive impairment
Products Available with Rider	Eclipse IUL Eclipse Protector IUL Accumulator UL Accumulator VUL	AccumUL Plus Guaranteed UL GUL Plus GUL Express	YourLife NLG UL YourLife SPUL YourLife Current Assumption UL YourLife Indexed UL YourLife Accumulation VUL YourLife Protection VUL	Custom GrowthCV Custom Guarantee Custom TermUL Guarantee Builder IUL Rapid Builder IUL	UL Flex II and UL Accumulation II
Issue Ages	Ages 20-80	Same as product	Ages 21-80	To age 75	20-75
Eligible Underwriting Classes	Preferred thru Table D	Same as product	All classes up to 5 Tables, no flat extras	All classes up to Table 4, no flat extras	All classes, Up to Table C
Elimination Period	90 days	90 days	90 days	90 days	None
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	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	The maximum cumulative amount that can be accelerated is the lesser of \$1,000,000 or 80% of the face amount as of the initial acceleration request	Monthly benefit: lesser of 2% of LTC specified amount or HIPAA daily amt x's days in month. Lifetime max: equal to lesser of LTC Specified Amount and base policy Specified Amount (including the Additional 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 \$240,000. Lifetime max: \$1,000,000.	Annual Max is lesser of 25% of initial eligible amount or the annual per diem limit. Lifetime Max of 75% of face amount at initial election or \$1m
Benefit Amount Adjusted at Claim?	No	Yes	No	Yes	Yes - Benefits are calculated using a discounted factor
Benefit Amount Calculation	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	Benefit payments are reduced by a discounted or "reduction" factor since there is no premium charge for the rider
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions	Home Health Care Assisted Living Facility Adult Day Care qualifying services Hospice Other
Residual Death Benefit	If the life insurance face amount is depleted, beneficiaries still receive minimum DB of 10% of face amount. If the minimum DB provision applies, the max amount of DB beneficiaries may receive is \$25,000.	None provided	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
Additional Details	Additional charge. Must first complete state-required training before LTCA can be sold. Recertification required at least annually.	Benefit will be paid either as lump sum or will be deposited into an account and the client can access as long as money is available. Annual recertification required at the expense of owner.	Additional charge. Nationwide Care Guide Network: LTC referral service. Recertification only as often as reasonably necessary. Paid by Nationwide.	Discounted acceleration plus \$200 admin fee applied for each selection. Payments can be lump sum or 2x's per year. Recertification annually at expense of owner	Annual recertification is required; No international benefits available
Premiums when on Claim; Waived or Continued?	Optional: Continue to pay will keep policy from lapsing once your off claim. Younger client incentive	Continue unless they have waiver of premium rider	Waived	Continued	Continued
Policy Charges when on Claim; Waived or Continue?	Optional: Continue to pay will keep policy from lapsing once your off claim. Younger client incentive	Continue unless they have waiver of premium rider	Waived	Continued	Continued
States Product is not approved in	NY	Included in all states. Capped at \$250K in NY, CT, CA	MT	CA, CT, MT	CA, NY, FL, CT, NJ

LONG TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Protective	Protective	Prudential	Prudential	Symetra
Rider Name	Chronic Illness Accelerated DB Rider	ExtendCare Rider	Living Needs Benefit Rider	BenefitAccess Rider	ADB for Cognitive Impairment and Limited ADL
Type of Rider	Chronic/Critical Illness	Chronic/Critical Illness	Chronic/Critical Illness	Chronic/Critical Illness	Chronic/Critical Illness
LTC License Required?	No	No	No	No	No
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.	Confined to nursing home for 6 months, terminally ill w/ 6-month life expectancy or organ transplant	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 with Rider	ProClassic UL	Custom Choice UL Advantage Choice UL	All individual term and permanent life policies	PruLife UL Protector	Classic UL
Issue Ages	Ages 20-80	Ages 20-80	Same as product	Ages 20-80	Ages 20-85
Eligible Underwriting Classes	All classes to Table 4	All classes to Table 4	Same as product	All Classes to Table 4	Automatic on Preferred and Standard
Elimination Period	90 or 365 days	3 or 12 months	6 months (nursing home usage only)	None	90 Days
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: \$1000, \$2500, \$5000, \$7500; cannot exceed 5% of base policy face amount. Lifetime max: lesser of \$1 million or 90% of death benefit.	Monthly benefit: \$1000-\$8500; cannot exceed 5% of base policy face amount. Lifetime max: 100% of death benefit up to \$5m face amount.	Nursing home: 70%-80% of full face amount. Organ transplant: 90%-95% of full face amt. Terminal illness: 90%-95% of full face amt.	Monthly benefit lesser of 2% of DB, IRS per diem, or IRS per diem compounded at 4% annually. Lifetime max: 100% of DB up to \$5m	Min. benefit lessor of 50% of DB or \$10,000 Max benefit lessor of 50% of DB or \$250,000
Benefit Amount Adjusted at Claim?	No	No	Yes	No	Yes
Benefit Amount Calculation	As illustrated	As illustrated	70% of DB if expected to live in nursing home. 90% of DB for terminal illness up to 6 months.	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Residual Death Benefit	None provided	None provided	None provided	None provided	None provided
Additional Details	Additional charge. Payments can be monthly or lump sum. Recertification required annually at expense of owner/insured	Additional charge. Payments can be monthly or lump sum. Recertification required annually at expense of owner/insured	Discounted acceleration plus \$150 charge for enactment of the rider. Insured and Pru setup desired claim period. Recertification not required unless claim period designated and agreed to by the policy owner has expired.	Additional charge. Not available to non-US residents. After 25 months of benefits all charges are waived.	Acceleration can be taken as a lump sum or paid in monthly payments for up to 10 years
Premiums when on Claim; Waived or Continued?	Waived	Waived	Waived	Waived; after 25 months of being on claim, premiums will continued to be waived even if off claim.	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	Waived	Waived	Continued
States Product is not approved in	CA, CT, FL	CA, CT, FL	WA	No state restrictions for rider.	CA, NY

LONG TERM CARE AND CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Transamerica	Transamerica	Voya	Voya
Rider Name	LTC Rider	Living Benefits	Accelerated Benefit Rider	Chronic Illness Rider
Type of Rider	LTC	Chronic/Critical Illness	Chronic/Critical Illness	Chronic/Critical Illness
LTC License Required?	Yes	No	No	No
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	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.
Products Available with Rider	TransACE	Trendsetter LB	ING IUL-CV ING IUL-CV ING IUL Protector ING IUL Global ING IUL Global Choice	ING IUL Protector (Except Orange Pass) ING IUL Global ING IUL Global Choice
Issue Ages	Ages 18-80	Same as product	Same as product	20-75
Eligible Underwriting Classes	All classes up to Table D	Same as product	Same as product	Table 4 or better
Elimination Period	90 days	90 days	N/A	90 Days. None for Cognitive Impairment
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Monthly benefit: Lesser of 2% of DB or HIPPA per diem. Lifetime max: \$1MM.	Up to 24% of face amount annually. Lifetime max: Lesser of 90% of face amount or \$500K.	Minimum benefit: \$10,000 Max benefit: lesser of 50% of death benefit or \$1,000,000	Minimum benefit: \$5,000/year or \$500/month Max benefit: \$2,000,000
Benefit Amount Adjusted at Claim?	No	Yes	Yes	Yes
Benefit Amount Calculation	As illustrated	Discounted Acceleration based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting	Benefits paid only after review of APS including all medical records certifying the insured has a condition covered by the rider.	Each payment reduces the policy's value by an accelerated percentage based on age of claimant which is calculated at the time of each payment.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Residual Death Benefit	Lesser of \$10,000 or 10% of lowest face amount base policy less any outstanding policy.	None provided	None provided	Minimum residual death benefit of \$25,000 required.
Additional Details	Additional charge. LTC rider charges are guaranteed not to increase; will remain level for life of policy. Recertification required	Benefit is built into product. Policy must be in-force for 2 yrs before benefit can be used. Recertification required	No additional cost for the rider, subject to discount factors. No recertification required	Monthly cost for the rider increase annually and are deducted from the policy's account value.
Premiums when on Claim; Waived or Continued?	Waived. RAP (Required Annual Premium) must be paid through 5 years.	Waived	Continue unless they have waiver of premium rider	Continue
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	Continue unless they have waiver of premium rider	Waived
States Product is not approved in	FL, NY	HI, KS, MS, NY, NH, VT	NY	

