



 Brighthouse SmartCare	 Lincoln MoneyGuard III	 Nationwide YourLife CareMatters II	 OneAmerica Asset-Care	 Securian SecureCare
Guaranteed death benefit	If no long-term care benefits are received, the guaranteed benefit equals the stated death benefit amount when the policy is issued. If benefits are received for long-term care, the policy will provide the greater of the remaining death benefit or the amount specified by the residual benefit				
Residual death benefit	2% of initial face plus any death benefit growth above face at the time of claim	5% of base face amount, up to \$10,000	20% of base face amount	None	10% of base face amount, up to \$10,000
Return of premium	No ROP, but full cash value available without surrender charges	Option 1: 70% all years Option 2: 100% with 11-yr vesting	Single-pay & 5-Pay: 100% with 6-year vesting 10-pay & pay to age 65: 100% with 11-year vesting one-time step up option: 80% years 1-10, 100% years 11+ Minimum ROP with maximum LTC option: ROP value is equal to cash surrender value. Available on all payment schedules if pay to age 100 is selected	Only available on distinct single premium product with full ROP. ROP not available for the inflation agreement if selected. Lifetime benefits ROP not available.	Single-pay 100% with 6-year vesting Multi-pay: 100% vesting after last scheduled premium is made
Elimination period	90 calendar days	0 days	90 calendar days (no LTC benefits are payable during the EP, however, LTC benefits will be paid retro once EP is satisfied)	0 days for home health care 90 service days for facility care, must be completed within a period of 270 days	0 days: for home modification and caregiver training 90 calendar days for all other benefits
LTC benefit payment type	Cash indemnity	Reimbursement	Cash indemnity	Reimbursement	Cash indemnity
LTC benefit coverage duration options	Accelerated Death Benefit: 2 years Extension of Benefits Rider 2 or 4 years	Long-Term Care Benefit Rider: 3-7 years	Accelerated Death Benefit: 2 years Extension of Benefits Rider 1-5 years	Accelerated Death Benefit 2% (50 months) 3% (33 months) 4% (25 months) Benefits Continuation Rider Limited duration-doubles accelerated death benefit period, lifetime	Acceleration of Death Benefit 2 or 3 years Extension of LTC benefits 2 or 4 years
Inflation options	Indexed LTC Fixed Growth (5% compound) None	None 3% compound 5% compound	3% Simple 3%, 5% Compound U.S. Medical Care Inflation with a 0% floor and 6% cap	3%, 5% compound Lifetime duration or limited duration (20 years)	3%, 5% Simple 3%, 5% Compound
Payment options	Single Pay Flex pay: 2-5 years	Single pay; Flex pay: available to be paid up to 10 years	Single Pay Multi-pay: 5 pay, 10 pay, pay to age 65, pay to age 100	Single pay Multi-pay 5, 10, 20 years Pay to age 95 (same options for benefit continuation rider)	Single pay Multi-pay (5, 7, 10, 15 yrs)
Minimum face amount	\$50,000	\$50,000	\$60,000	\$50,000	\$50,000
Issue ages	40-75	40-80	30-75*	35-80	40-75
Couples Discount	Yes	Yes	Yes	No	Yes
Underwriting Requirements	Eapp, database checks, medical records (for cause). Ages 66+ adds medical records and cognitive interview. Initial decision generally, within 24 hours of receipt of completed application	Tele-interview/E app, medical records (for cause), cognitive interview (age 61+), database checks	Tele-interview/E app, cognitive interview (ages 55+), database checks	Tele-interview, medical records (for cause), cognitive interview (age 60+), database checks	Tele-interview, medical records (for cause), cognitive interview (age 56+), database checks
International Benefit	100% of monthly maximum LTC benefit – available on LTC ADBR and Extension of Benefits Rider; Physician certification, Plan of Care and Plan of Care updates must be prescribed by a Physician licensed in the United States	100% of maximum monthly benefit – only applies to care received in a nursing home or assisted living facility and can be used for 36 months’ worth of claims	100% of the maximum monthly benefit of the LTC Acceleration Rider and LTC Inflation Protection Rider are available; no international benefits available under LTCEB Rider or any inflation benefit associated with it	Available only on Acceleration of Benefits Rider and offers international facility coverage	50% of maximum monthly benefit – available on initial benefit period and Extension of Benefits Agreement (no restriction on type of care)
Home modification	Full monthly LTC benefit available to use once the elimination period is satisfied	Yes as approved under the Non-Continual Services. Amount available in any calendar year cannot exceed the max monthly benefit	Yes, after satisfying the elimination period	Yes, up to two times the maximum monthly benefit amount	Yes, up to \$5,000 available prior to satisfying the Elimination Period; cash indemnity benefits used at the discretion of the claimant
Caregiver training	Full monthly LTC benefit available to use once the elimination period is satisfied	Yes, up to \$500	Yes, after satisfying the elimination period	Yes, up to two times the maximum monthly benefit amount	Yes, up to \$1,000 available prior to satisfying the EP; cash indemnity benefits used at the discretion of the claimant
Informal Care	Full monthly LTC benefit available to use once the elimination period is satisfied	Yes, Limited to \$100/day for a total of 180 days during the first 12 months in which benefits for covered services are paid, To qualify, the insured must receive HHC Services and/or Adult Day Care Services for at least 2 days in any week. Not available if other covered services are received on that day. Insured's spouse cannot provide care.	Yes, LTC benefits can be used without restriction, including paying family members as long as care received is outlined in the Plan of Care prepared by a U.S. licensed health care practitioner	No	Yes
Terminal illness benefit	The maximum benefit amount available is the lesser of \$250,000 and 50% of the policy face amount	One-time payment 25%-75% of the face amount, not to exceed \$250,000. If a terminal illness benefit is requested, the LTC rider will terminate	Equal to the lesser of 50% of the face amount of \$250,000	None	Equal to the face amount minus \$10,000 (terminal illness residual face amount)



ASSET-BASED COMPARISON

Guaranteed reduced paid-up benefit	No, policy will be subject to the terms and conditions of the Non-forfeiture Benefit	No, policy will be subject to the terms and conditions of the Non-forfeiture Benefit	Yes, if the Minimum Specified Amount is met	Yes	Yes
Add'l Info			*Max issue age from 70-75 for Single Pay, 5-Pay, and 10-Pay when electing Minimum Refund of Premium with Maximum LTC option	Product is different in California	

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