








ASSET-BASED COMPARISON

	 Lincoln MoneyGuard II	 Lincoln Fixed Advantage	 Nationwide YourLife CareMatters II	 Nationwide CareMatters Together
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	5% of base face amount, up to \$10,000	5% of base face amount, up to \$10,000	20% of specified amount	10% of the base specified amount
Return of premium	Option 1: 70% all years Option 2: 100% with 11-yr vesting	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	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
Elimination period	0 days	0 days	90 calendar days Once the EP is met, it's met for life. Benefits for the first 90 days will be paid retro along with benefits for month 4	90 calendar days Once the EP is met, it's met for life. Benefits for the first 90 days will be paid retro along with benefits for month 4
LTC benefit payment type	Reimbursement	Reimbursement	Cash indemnity	Cash indemnity
LTC benefit coverage duration options	Long-Term Care Benefit Rider: 3-6 years	Long-Term Care Benefit Rider: 3-6 years	2- year, 3-year, 4-year, 5-year, 6-year, 7-year The first 2 years of each benefit period are an acceleration of the specified amount	48 month, 72 month, 96 month. The first 3 years of each benefit period are an acceleration of the specified amount
Inflation options	None 3% compound 5% compound	None 3% compound 5% compound	3% Simple 3%, 5% Compound U.S. Medical Care Inflation with a 0% floor and 6% cap	3% compound for 20 years 3%, 5% Compound for Life
Payment options	Single pay; Flex pay: available to be paid up to 10 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 pay, 10 pay, pay to age 65, pay to age 100
Minimum face amount	\$50,000	\$50,000	\$60,000	\$54,000
Issue ages	40-79	40-80	30-75 (age last, no backdating)	30-70 (age last, no backdating)
Couples Discount	Yes	Yes	Yes	Yes
Underwriting Requirements	Tele-interview, medical records (for cause), cognitive interview (age 61+), database checks	Tele-interview/E app, medical records (for cause), cognitive interview (age 61+), database checks	Simplified UW; Interview; Cognitive screen 60+ or for cause; APS for cause	Simplified UW; Interview; Cognitive screen 60+ or for cause; APS for cause
International Benefit	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 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	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
Home modification	Yes as approved under the Non-Continual Services. Amount available in any calendar year cannot exceed the max monthly benefit	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, after satisfying the elimination period
Caregiver training	Yes, up to \$500	Yes, up to \$500	Yes, after satisfying the elimination period	Yes, after satisfying the elimination period
Informal Care	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.	Flex Care Cash allow policyholders access cash through their Flex Care Cash benefits to compensate caregivers, including spouses or family members. Flex care cash is available as long as Base LTC value remains and informal care is approved as part of the Plan of 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	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
Terminal Illness benefit	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	Using this feature, clients may receive cash, equal to half of their daily LTC benefits to pay for informal care for up to 7 days a week. Plus, they still keep the remaining balance of their Max Monthly LTC benefit for reimbursement of qualified LTC expenses.	Equal to the lesser of 50% of the face amount of \$250,000	N/A
Guaranteed reduced paid-up benefit	No, policy will be subject to the terms and conditions of the Non-forfeiture Benefit	Flex care cash is available as long as Base LTC value remains and informal care is approved as part of the Plan of Care.	Yes, If the Minimum Specified Amount is met	Yes, If the Minimum Specified Amount is met
Add'l Info		Benefit Transfer Rider (BTR) included but does not create any additional ROP value	*Max issue age from 70-75 for Single Pay, 5-Pay, and 10-Pay when electing Minimum Refund of Premium with Maximum LTC option	*Max issue age 70

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ASSET-BASED COMPARISON

	 OneAmerica Asset-Care	 Securian SecureCare UL	 Securian SecureCare III	
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	None	10% of base face amount, up to \$10,000	10% of base face amount, up to \$10,000	
Return of premium	The ROP benefit ensures clients can access their funds whether they're used for LTC expenses, passed on as a death benefit, or returned to the owner minus any prior distributions. The ROP benefit applies to the base life policy premium, the acceleration ob benefits premium and the COB premium. Does not apply to Inflation Protection premium on the ABR or Inflation Protection premium on the CBR,	Upon surrender, the policy owner will receive the surrender value proceeds. The surrender value proceeds may not equal the sum of premiums paid. Surrenders are subject to a return of premium vesting schedule. Policies that are fully vested are eligible for a full return of all premiums paid.	*Vesting: Offers 100% premium refund *75%: Offers 75% ROP; Provides a ROP equivalent to policy's guaranteed cash value at time of surrender *LTC Boost:	
Elimination period	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	0 days: for home modification and caregiver training 90 calendar days for all other benefits	
LTC benefit payment type	Reimbursement	Cash Indemnity	Cash indemnity	
LTC benefit coverage duration options	Accelerated Death Benefit 2% (50 months) 3% (33 months) 4% (25 months) Benefits Continuation Rider Limited duration-doubles accelerated death benefit period, 4% accel also has an option to triple the accelerated benefit period (50 months) lifetime	2 to 7 years. Represents a combination of the Acceleration for Long-Term Care Agreement (2 or 3 years) and the optional Extension of Long-Term Care Benefits Agreement (2 or 4 years)	Acceleration of Death Benefit 2 or 3 years Extension of LTC benefits 2 or 4 years	
Inflation options	3%, 5% compound Lifetime duration or limited duration (20 years)	3%, 5% Simple 3%, 5% Compound	3%, 5% Simple 3%, 5% Compound	
Payment options	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)	Single pay Multi-pay (5, 7, 10, 15 yrs)	
Minimum face amount	50000 (differs in CA, SD, WA and WI)	\$50,000	\$50,000	
Issue ages	35-80	40-75	40-75	
Couples Discount	No - But joint coverage is available		Yes	
Underwriting Requirements	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	Available only on Acceleration of Benefits Rider and offers international facility coverage	Benefits outside the United States, its territories or possessions allow the insured to receive 50% of his/her maximum monthly benefit for all qualified services, including informal care. This applies to both the Acceleration for Long-Term Care Agreement and Extension of Long-Term Care Benefits Agreement. If the insured returns to the United States, the non-United States monthly benefit limit will no longer apply.	50% of maximum monthly benefit – available on initial benefit period and Extension of Benefits Agreement (no restriction on type of care)	
Home modification	Yes, up to two times the maximum monthly benefit amount	Home modification benefit allows the insured to pay for modifications to his/her home, enabling the insured to remain in his/her home longer. This benefit can be triggered prior to the elimination period. The maximum benefit is \$5,000.	Yes, up to \$5,000 available prior to satisfying the Elimination Period; cash indemnity benefits used at the discretion of the claimant	
Caregiver training	Yes, up to two times the maximum monthly benefit amount	The caregiver training benefit can be used to pay for training of a friend or family member to provide care to the insured. This benefit can be triggered prior to the elimination period. The maximum benefit is \$1,000.	Yes, up to \$1,000 available prior to satisfying the EP; cash indemnity benefits used at the discretion of the claimant	
Informal Care	No		Yes	
Terminal Illness benefit	None		Equal to the face amount minus \$10,000 (terminal illness residual face amount)	
Guaranteed reduced paid-up benefit	Yes		Yes	
Add'l Info	Product is different in California	Only available in SD, ND, DE and Washington D.C.	Available in all states except NY, CA, SD, ND, DE and Washington D.C..	

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