









# ASSET-BASED COMPARISON

	 <b>Brighthouse SmartCare<sup>1</sup></b>	 <b>John Hancock LifeCare</b>	 <b>Lincoln MoneyGuard II</b>	 <b>Lincoln Fixed Advantage</b>
<b>Guaranteed death benefit</b>	<b>If no long-term care benefits are received, the guaranteed benefit equals the stated death benefit amount when the policy is issued.</b>			
<b>Residual death benefit</b>	2% of initial face plus any death benefit growth above face at the time of claim	Calculated as the lesser of \$10,000 minus any policy debt, or 5% of the at-issue face amount	5% of base face amount, up to \$10,000	5% of base face amount, up to \$10,000
<b>Return of premium</b>	No ROP, but full cash value available without surrender charges	ROP is limited to LTC Rider Charges: If the LTC rider lapses, or you request to surrender your policy while the LTC rider is in force, you are entitled to a Return of Premium of a percentage of the rider Monthly Premium Amounts.	<b>Option 1:</b> 70% all years <b>Option 2:</b> 100% with 11-yr vesting	<b>Option 1:</b> 70% all years <b>Option 2:</b> 100% with 11-yr vesting
<b>Elimination period</b>	90 calendar days	90 calendar days and chronically ill. LTC services are not required to be received during the EP.	0 days	0 days
<b>LTC benefit payment type</b>	Cash indemnity	Cash Indemnity or Reimbursement	Reimbursement	Reimbursement
<b>LTC benefit coverage duration options</b>	<b>Accelerated Death Benefit:</b> 2 years  <b>Extension of Benefits Rider</b> 2 or 4 years	<b>2 years</b> - (2 Year acceleration of DB) <b>4 years</b> - (2 year acceleration of DB, 2 year extension of benefit) <b>6 year</b> - (3 year acceleration of DB, 3 year extension of benefit)	Long-Term Care Benefit Rider: 3-6 years	Long-Term Care Benefit Rider: 3-6 years
<b>Inflation options</b>	Indexed LTC Fixed Growth (5% compound) None	Indexed options (S&P Select Capped, S&P High Capped, Barclays Global MA), 5% compound inflation rider	None 3% compound 5% compound	None 3% compound 5% compound
<b>Payment options</b>	Single Pay Flex pay: 2-5 years	Single pay Multi-pay (5, 10, 15 yrs)	Single pay; Flex pay: available to be paid up to 10 years	Single pay; Flex pay: available to be paid up to 10 years
<b>Minimum face amount</b>	\$50,000	\$50,000	\$50,000	\$50,000
<b>Issue ages</b>	40-75	30-75	40-79	40-80
<b>Couples Discount</b>	Yes	Yes	Yes	Yes
<b>Underwriting Requirements</b>	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	Must be submitted via iPipeline iGo. No labs or traditional paramed exams required. Cognitive screening - 60+. Potential for instant UW decision	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
<b>International Benefit</b>	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	With cash indemnity benefits we don't restrict where benefits are received - as long as they are eligible under contract guidelines.	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
<b>Home modification</b>	Full monthly LTC benefit available to use once the elimination period is satisfied	We will not reimburse for home modifications. However, if the claim paid as an indemnity claim, that money could be used for any needs the consumer may have.	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
<b>Caregiver training</b>	Full monthly LTC benefit available to use once the elimination period is satisfied	We will not reimburse for caregiver training. However, if the claim paid as an indemnity claim, that money could be used for any needs the consumer may have.	Yes, up to \$500	Yes, up to \$500
<b>Informal Care</b>	Full monthly LTC benefit available to use once the elimination period is satisfied	We will not reimburse for Informal Care. However, if the claim paid as an indemnity claim, that money could be used for any needs the consumer may have.	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.
<b>Terminal Illness benefit</b>	The maximum benefit amount available is the lesser of \$250,000 and 50% of the policy face amount	Yes, there is an additional terminal illness rider that is added to the policy. A portion of the death benefit may be accelerated if the client is certified to be terminally ill with a life expectancy of one year or less. This provision allows the policy owner to receive 50% of the eligible death benefit to a maximum of \$1 million. If a terminal illness claim is processed, all long term care rider monthly benefit payments will be suspended for six months	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.
<b>Guaranteed reduced paid-up benefit</b>	No, policy will be subject to the terms and conditions of the Non-forfeiture Benefit	We do not offer a 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.
<b>Add'l Info</b>				Benefit Transfer Rider (BTR) included but does not create any additional ROP value



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	 <b>MassMutual</b> <b>CareChoice One &amp; CareChoice Select</b>	 <b>Nationwide</b> <b>YourLife CareMatters II</b>	 <b>Nationwide</b> <b>CareMatters Together</b>	 <b>OneAmerica</b> <b>Asset-Care</b>
<b>Guaranteed death benefit</b>	<b>If no long-term care benefits are received, the guaranteed benefit equals the stated death benefit amount when the policy is issued.</b>			
<b>Residual death benefit</b>	None, any base policy or paid-up additions death benefit not accelerated as LTC benefits will be paid at death	10% of the base specified amount	10% of the base specified amount	None
<b>Return of premium</b>	<b>CareChoice One:</b> The surrender value exceeds the premium around year 7 on a non-guaranteed basis. <b>CareChoice Select:</b> The policy surrender value is equal to total premiums paid generally around policy year 10 to 11 on a non-guaranteed basis.	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	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 of benefits premium and the COB premium. Does not apply to Inflation Protection premium on the ABR or Inflation Protection premium on the CBR,
<b>Elimination period</b>	90 calendar days - In NY, there is a 90 day waiting period, after which we will cover eligible expenses incurred back to day one of the waiting period.	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	0 days for home health care  90 service days for facility care, must be completed within a period of 270 days
<b>LTC benefit payment type</b>	Reimbursement	Cash indemnity	Cash indemnity	Reimbursement
<b>LTC benefit coverage duration options</b>	Minimum of 48 months. May increase with paid-up additional dividend option.	48 month, 72 month, 96 month. The first 3 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	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
<b>Inflation options</b>	5% compound or no inflation	3% compound for 20 years 3%, 5% Compound for Life	3% compound for 20 years 3%, 5% Compound for Life	3%, 5% compound  Lifetime duration or limited duration (20 years)
<b>Payment options</b>	Single Pay for CareChoice One 10-pay for CareChoice Select	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	Single pay Multi-pay 5, 10, 20 years Pay to age 95 (same options for benefit continuation rider)
<b>Minimum face amount</b>	Minimum face amount is the amount purchased by the minimum total single premium of \$25,000 for CareChoice One. Minimum for Care Choice Select is \$40,000	\$54,000	\$54,000	50000 (differs in CA, SD, WA and WI)
<b>Issue ages</b>	35-69(35-65 for Tobacco Risk Classes). Minimum issue age in NY is 40	30-70 (age last, no backdating)	30-70 (age last, no backdating)	35-80
<b>Couples Discount</b>	No	Yes	Yes	No - But joint coverage is available
<b>Underwriting Requirements</b>	Streamlined. Non-Tobacco and Tobacco risk classes available. Substandard ratings not available. A telephone interview is required.	Simplified UW; Interview; Cognitive screen 60+ or for cause; APS for cause	Simplified UW; Interview; Cognitive screen 60+ or for cause; APS for cause	Tele-interview, medical records (for cause), cognitive interview (age 60+), database checks
<b>International Benefit</b>	No	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	Available only on Acceleration of Benefits Rider and offers international facility coverage
<b>Home modification</b>	No	Yes, after satisfying the elimination period	Yes, after satisfying the elimination period	Yes, up to two times the maximum monthly benefit amount
<b>Caregiver training</b>	Yes	Yes, after satisfying the elimination period	Yes, after satisfying the elimination period	Yes, up to two times the maximum monthly benefit amount
<b>Informal Care</b>	No	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	No
<b>Terminal Illness benefit</b>	Yes	N/A	N/A	None
<b>Guaranteed reduced paid-up benefit</b>	Yes	Yes, if the Minimum Specified Amount is met	Yes, if the Minimum Specified Amount is met	Yes
<b>Add'l Info</b>	CareChoice One is available in all jurisdictions, including CA and NY. CareChoice Select is not available in CA or NY.	*Max issue age 70	*Max issue age 70	Product is different in California

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	 <b>Securian</b> SecureCare UL	 <b>Securian</b> SecureCare III		
<b>Guaranteed death benefit</b>	<b>If no long-term care benefits are received, the guaranteed benefit equals the stated death benefit amount when the policy is issued.</b>			
<b>Residual death benefit</b>	10% of base face amount, up to \$10,000	10% of base face amount, up to \$10,000		
<b>Return of premium</b>	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; *LTC Boost: Provides a ROP equivalent to policy's guaranteed cash value at time of surrender		
<b>Elimination period</b>	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		
<b>LTC benefit payment type</b>	Cash indemnity	Cash indemnity		
<b>LTC benefit coverage duration options</b>	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)	<b>4-8 Years</b> Acceleration for LTC (2 years) - automatically included. Extension of LTC Benefits (2-6 Years) - automatically included. LTC Inflation protection - Optional. Premium Waiver for LTC (Multi-pay policies only)-optional		
<b>Inflation options</b>	3%, 5% Simple 3%, 5% Compound	3%, 5% Simple 3%, 5% Compound		
<b>Payment options</b>	Single pay Multi-pay (5, 7, 10, 15 yrs)	Single pay Multi-pay (5, 7, 10, 15 yrs)		
<b>Minimum face amount</b>	\$50,000	\$50,000		
<b>Issue ages</b>	40-75	40-75		
<b>Couples Discount</b>	Yes	Yes		
<b>Underwriting Requirements</b>		Tele-interview, medical records (for cause), cognitive interview (age 56+), database checks		
<b>International Benefit</b>	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)		
<b>Home modification</b>	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		
<b>Caregiver training</b>	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		
<b>Informal Care</b>		Yes		
<b>Terminal Illness benefit</b>		Equal to the face amount minus \$10,000 (terminal illness residual face amount)		
<b>Guaranteed reduced paid-up benefit</b>		Yes		
<b>Add'l Info</b>	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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