



Life Insurance with Long Term Care Options

Life Insurance with LTC/Chronic Illness Riders

Carrier	Rider Type	LTC Payout Options	Reimbursement or Indemnity ⁽¹⁾	Elimination Period	Available Products	Maximum Issue Age	Waiver While on Claim	LTC License Required	Additional UW	Upfront Rider Charge
AIG	Chronic Illness	Per Diem, 2%, 4% Monthly	Indemnity ⁽¹¹⁾	90 Day	GUL, IUL, VUL	80	Y	N	Y	Y
American National	Chronic Illness	20%-60% of DB, Dependent on Life Expectancy at Time of Claim	Indemnity	0 Day	All Indiv. Products	65	N	N	N	N
AXA	Long Term Care ⁽⁸⁾	1-3% of the DB Monthly	Indemnity ⁽¹¹⁾	60, 90 ⁽¹⁰⁾	All Indv. Perm. UL	75	Y	Y	Y	Y
Global Atlantic	Chronic Illness	2% of DB Monthly, up to \$1M	Indemnity	90 Day	IUL, UL & SIUL	75	N	N	Y	N
John Hancock	Long Term Care	1%, 2% or 4% of DB Monthly	Reimbursement	100 Day	All Indv. Perm. UL	75	N	Y	Y	Y
Lincoln National	Long Term Care	2% or 4% of DB	Reimbursement	90 Day	GUL, GVUL	80	Y	Y	Y	Y
Lincoln National	Chronic Illness	Annual Lump Sum Payment	Indemnity	0 Day	SIUL, GUL, IUL, GVUL	80	Y	N	Y	N
BrightHouse	Chronic Illness	20% Annual, Up to 75% of Total DB, \$2 Million Max	Indemnity	90 Day	UL	65	Y	N	N	N
Mutual of Omaha	Chronic Illness	Up to HIPAA, Total < 80% DB or \$1M	Indemnity	90 Day	GUL, UL	85	N	N	N	N
Mutual of Omaha	Long Term Care	1%, 2% or 4% of DB Monthly	Reimbursement	90 Day	IUL	79	N	Y	Y	Y
New York Life	Chronic Illness	2% or 4% of DB Monthly	Indemnity	90 Day	GUL, Whole Life	70	N	N	Y	Y
National Life	Chronic Illness	2% of DB Monthly	Indemnity	90 Day	All Products ⁽⁶⁾	85	N	N	Y	N
Nationwide	Long Term Care	2% SGUL 2%, 3% or 4% on GUL, IUL & VUL	Indemnity ⁽¹¹⁾	90 Day	SGUL, GUL, IUL, VUL, UL	80	N ⁽⁵⁾	Y	Y	Y
North American	Chronic Illness	% of DB Elected Every 12 Months, 5-24%	Indemnity	90 Day	GUL	80	Y	N	N	N
Pacific Life	Long Term Care	2% or 4% of DB Monthly	Indemnity	90 Day	GUL, IUL, VUL, UL	75	Y	Y	Y	Y
Pacific Life	Chronic Illness	2% of Eligible DB at Request ⁽²⁾	Indemnity	0 Day	IUL, VUL	75	N	N	Y	N
Principal	Chronic Illness	Lesser of 75% of the Initial Eligible Amount or \$2M	Indemnity	90 Day	IUL, UL	75	N	N	N ⁽⁹⁾	N
Protective Life	Chronic Illness	\$250-\$11,100 Monthly ⁽²⁾	Indemnity ⁽¹¹⁾	90 Day	GUL, IUL, VUL	80	Y	N	Y	Y
Prudential	Chronic Illness ⁽³⁾	2% or 4% of DB Monthly or Annual	Indemnity ⁽¹¹⁾	0 Day	GUL, UL, VUL	80	Y	N	Y	Y
Securian	Chronic Illness	2% or 4% of DB Monthly	Indemnity ⁽¹¹⁾	90 Day	IUL, UL, VUL	80	N ⁽⁵⁾	N	Y	Y
Symetra	Chronic Illness ⁽³⁾	2% of DB Monthly	Indemnity	90 Day	GUL, IUL, UL	80	Y	N	Y	Y
Transamerica	Long Term Care	2% of DB Monthly	Indemnity	90 Day	IUL	80	Y	Y	Y	Y
Zurich	Chronic Illness	Specified Portion of DB in Lump Sum, \$2M Max	Indemnity	90 Day	IUL, UL	75	N	N	Y	N

Hybrid Life Insurance with Long Term Care

Carrier	Product	Payment Options	Reimbursement or Indemnity ⁽¹⁾	Elimination Period	Rate Classes Available	Maximum Issue Age	Full UW	LTC License Required	Couples Discount
Lincoln National	MoneyGuard	Single - 10 Pay Options, Extended flex pay for clients <54	Reimbursement ⁽¹¹⁾	0 Day	Standard/Couples Discount	79	N	Y	Y
Nationwide	CareMatters	Single, 5 Pay, 10 Pay, Pay to Age 65 or Age 100	Indemnity ⁽¹¹⁾	90 Day	Smoker/Non-Smoker	75	N	Y	Y
New York Life	Asset Preserver	Single	Reimbursement	90 Day	Preferred/Table 2	80	Y	Y	N
One America	Asset Care I, IV	Single - Full Pay Options	Reimbursement	30/60 Day ⁽⁷⁾	Preferred/Table 8	80	Y	Y	Y
Pacific Life	PremierCare Choice	Single, 5 Pay, 10 Pay, 15 pay and 20 pay	Reimbursement or Indemnity ^{(1) (11)}	0/90 Day ⁽⁴⁾	Smoker/Non-Smoker	75	N	Y	Y
Securian	Secure Care	Single, 5 Pay, 7 Pay, 10 Pay or 15 Pay	Indemnity ⁽¹¹⁾	90 Day	Couples Distinct / Tobacco-NS	75	N	Y	Y

(1) indemnity amount reimbursed cannot exceed the IRS Per HIPAA Diem limit in any given year

(2) maximum limits apply depending on death benefit selected

(3) A separate enhanced ABR is also available with this carrier, at no additional upfront cost- rate class restrictions may apply, all insureds may not be eligible, see carrier materials for full details

(4) 0 day EP on home health care, adult day care, care coordination, caregiver training - 90 day EP on nursing home facility, assisted living facility, hospice & international benefit

(5) policy has no-lapse protection while insured is on claim, even if they no premiums are paid, however if they come off claim they will have to start paying again and make up premiums missed

(6) some exclusions apply, not available on NL AssurePlus Protector, NL Estate Provider, NL Ultra Select or NL Investor Select

(7) 30 day EP on home health care - 60 day EP all other types of care

(8) In CT & NY, Chronic Illness rider (not LTC). In CT, CI claims limited to nursing home only

(9) max T-3 rating and can also have up to a \$7.50/M flat

(10) either 60 service days within a 90 calendar day period, or just 90 calendar days

(11) International Benefits

Note: The above facts, figures, and quotations have been obtained from sources believed to be reliable, but, cannot be guaranteed.
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