

	Lincoln MoneyGuard Fixed Advantage	OneAmerica Asset Care	Nationwide Care Matters II & Care Matters Together	Securian SecureCare III	Brighthouse Smartcare
AM Best	A+	A+	A+	A+	A
Policy Type	Universal Life	Whole Life	Fixed Premium Universal	Nonparticipating Whole Life	Indexed Universal Life
Guaranteed ROP	Basic 70% or Vested 100% after 10 years	100% on Single pay with limited benefit only	100% after 5 years	Vesting =100% after 5 years	Cash value
Rate Classes	Standard and Couples discount	Non smoker (Standard table 2-4 to preferred), Standard smoker, tables 5-8	(Individual) Standard, Standard smoker, Couples discount. (Joint) Preferred (max age gap 25 years), Standard (max age gap 10 years)	Standard, Tobacco and Couples discount	Standard, Tobacco and Couples Discount
Ownership	Individual + built in benefit transfer rider	Individual, Joint second to die	Individual, Joint second to die	Individual	Individual
Funding options	Non-Qualified	Non-qualified, Qualified	Non-qualified, Qualified	Non-qualified	Non-qualified
Payments	Single pay, 2-10 pay (must be paid up by age 82)	Single pay, 5, 10, 20 pay, pay to 95	Single pay, 5 pay 10 pay, pay to 65 (NA on joint), pay to 100 (must be paid up by age 80)	Single pay, 5, 7, 10, or 15 pay	Single pay, 2, 3, 4, 5 pay
Issue Ages	40-80	35-80	30-70	40-75	40-75
Elimination Periods	0 day for all benefits	90 calendar days, 0 day home health	90 calendar days retroactive, (Joint - must be met by each insured)	90 calendar days, 0 day home health & caregiver training	90 calendar days
Interest rates	2% guaranteed	4%	2% guaranteed	2% guaranteed	3.25% Fixed, 5.92% Index
Minimums	\$50k death benefit	\$50k all ages, \$50k joint death benefit, \$100k individual	\$60k death benefit, Minimum monthly LTC benefit of \$2500	\$50k death benefit	\$50k single pay, \$10k on 5-pay
Benefit Periods	3-7 years	Unlimited, 25 months, 33 months, 50 months	(Individual) 2-7 years, (Joint) 42, 72 & 96 months	4-8 years	4 year and 6 year
Payment of claim type	Reimbursement +up to 50% flex care cash, with Bill administration	Reimbursement with Bill administration and Claims Concierge	Cash Indemnity (no receipts required)	Cash Indemnity	Cash indemnity
Residual death benefit	Yes - 5%	No	Yes - (Individual) 20% of face amount, (Joint) 10% of face amount	Yes - max \$10k or 10%, whatever is less	Non-qualified
Durable Medical	Yes	Yes	Yes	Yes	Yes