

# Linked Benefit Product and Premium Overview

## Life/Long Term Care (LTC)



Hypothetical comparisons were run with inflation, assuming couple rates with both insureds age 62.  
Results may vary. This is an example and does not guarantee a similar result.

	Nationwide	OneAmerica	Nationwide	Lincoln	Pacific Life	Securian	OneAmerica	Nationwide	Lincoln	Pacific Life	Securian	OneAmerica
	CareMatters	Asset Care	CareMatters II Max LTC	MoneyGuard III Basic	Premier Care Vested	SecureCare	Asset Care	Care Matters II Max LTC	MoneyGuard III Basic	Premier Care Vested	Securian Secure Care	Asset Care
Policy Type	Individual	Joint	Individual	Individual	Individual	Individual	Joint	Individual	Individual	Individual	Individual	Joint
Payment Period	To Age 100	To Age 95	10 Pay	10 Pay	10 Pay	10 Pay	10 Pay	1 Pay	1 Pay	1 Pay	1 Pay	1 Pay
<b>LTC BENEFIT</b>												
Benefit	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.	\$6k/mo.
Pool	\$432k	Unlimited	\$432k	\$465,726	\$432k	\$432k	Unlimited	\$432k	\$465,726	\$432k	\$432k	Unlimited
Period	6 yrs.	Lifetime	6 yrs.	6 yrs.	6 yrs.	6 yrs.	Lifetime	6 yrs.	6 yrs.	6 yrs.	6 yrs.	Lifetime
Inflation	<b>3% Comp</b>	<b>3% Comp</b>	<b>3% Comp</b>	<b>3% Comp</b>	<b>5% Simple<sup>1</sup></b>	<b>3% Comp</b>	<b>3% Comp</b>	<b>3% Comp</b>	<b>3% Comp</b>	<b>5% Simple<sup>1</sup></b>	<b>3% Comp</b>	<b>3% Comp</b>
<b>DEATH BENEFIT (DB)</b>												
Male	\$144k	\$200k	\$144k	\$156k	\$144k	\$144k	\$200k	\$144k	\$156k	\$144k	\$144k	\$200k
Female	\$144k		\$144k	\$156k	\$144k	\$144k		\$144k	\$156k	\$144k	\$144k	
Residual DB	\$28.8 k	\$0	\$28.8k	\$7,800	\$0	\$10k	\$0	\$28.8k	\$7,800k	\$0	\$10k	\$0
<b>GUARANTEED* NET SURRENDER VALUE AFTER 10 PAY</b>												
Male	\$43,172	\$47,002	\$80,456	\$127,183	\$130,113	\$160,688	\$100,144	\$80,456	\$105,165	\$113,942	\$131,566	\$100,144
Female	\$38,718		\$73,696	\$151,088	\$174,696	\$195,544		\$73,696	\$124,930	\$132,081	\$148,426	
<b>ELIMINATION PERIOD (EP)</b>												
Facility Care	90 Days	90 Days	90 Days	0 Day	90 Days	90 Days	90 Days	90 Days	0 Days	90 Days	90 Days	90 Days
Home Care	90 Days	0 Days	90 Days	0 Day	Reimb: 0 Day Ind: 90 Days	90 Days	0 Day	90 Days	0 Days	Reimb: 0 Day Ind: 90 Days	90 Days	0 Day
EP Type	Calendar	Service	Calendar	Calendar	Calendar	Calendar	Service	Calendar	Calendar	Calendar	Calendar	Service
Reimbursement or Indemnity	Ind	Reimb	Ind	Reimb	Reimb/Ind <sup>2</sup>	Ind	Reimb	Ind	Reimb	Reimb/Ind <sup>2</sup>	Ind	Reimb
Age Range <sup>3</sup>	30 - 70	35 - 69	30 - 70	30 - 70	30 - 70	40 - 75	35 - 69	30 - 70	30 - 70	30 - 70	40 - 75	35 - 80
<b>PREMIUM</b>												
Male	<b>\$10,879</b>	n/a	<b>\$14,633</b>	<b>\$18,169</b>	<b>\$18,588</b>	<b>\$16,069</b>	n/a	<b>\$127,114</b>	<b>\$150,236</b>	<b>\$149,924</b>	<b>\$131,566</b>	n/a
Female	<b>\$13,347</b>	n/a	<b>\$17,584</b>	<b>\$21,584</b>	<b>\$24,957</b>	<b>\$19,554</b>	n/a	<b>\$145,394</b>	<b>\$178,472</b>	<b>\$173,791</b>	<b>\$148,426</b>	n/a
Couple	<b>\$24,226</b>	<b>\$21,984</b>	<b>\$32,217</b>	<b>\$39,753</b>	<b>\$43,545</b>	<b>\$35,623</b>	<b>\$41,382</b>	<b>\$272,508</b>	<b>\$328,708</b>	<b>\$323,715</b>	<b>\$279,992</b>	<b>\$323,888</b>

<sup>1</sup> Inflation: 3% compound is selected when the option is available. Non-compact states have no inflation on the base and 3% compound on the COB rider.

Pacific Life does not have 3% compound option.

<sup>2</sup> Pacific Life Indemnity Benefit Factor (IBF): female 79%, male 78%. The IBF is used only when Indemnity Payment Option (IPO) is elected. Reductions to death proceeds and total ROB benefit are calculated the same way for the IPO as the reimbursement payment option (RPO), with an additional adjustment made by applying the IBF. LTC benefit amounts available under the IPO shown in this example equal the LTC benefit amounts available under the RPO multiplied by the IBF.

<sup>3</sup> Age range is subject to change.

Contact **McGill Brokerage** at **800.279.0751** for more information.

\*All guarantees subject to the claims paying ability of the issuing insurer.

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