

Linked Benefit Product and Premium Overview Life/Long Term Care (LTC)



Hypothetical comparisons were run without 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	Mass Mutual	OneAmerica	Nationwide	Lincoln	Pacific Life	Securian	Mass Mutual	OneAmerica
	CareMatters II Max LTC	Asset Care	CareMatters II Max LTC	MoneyGuard III Basic	Premier Care Vested	SecureCare	CareChoice Select	Asset Care Compt States	CareMatters II Max LTC	MoneyGuard III Basic	Premier Care Vested	Securian Secure Care	CareChoice One	Asset Care
Payment Period	Pay to Age 100	Pay to Age 95	10 Pay	10 Pay	10 Pay	10 Pay	12 Pay	10 Pay	Single Pay	Single Pay	Single Pay	Single Pay	Single Pay	Single Pay
Policy Type	Individual	Joint	Individual	Individual	Individual	Individual	Individual	Joint	Individual	Individual	Individual	Individual	Individual	Joint
LTC BENEFIT														
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.	\$6k/mo.	\$6k/mo.
Pool	\$432k	Unlimited	\$432k	\$432k	\$432k	\$432k	\$288k	Unlimited	\$432k	\$432k	\$432k	\$432k	\$288k	Unlimited
Period	6 yrs.	Lifetime	6 yrs.	6 yrs.	6 yrs.	6 yrs.	4 yrs.	Lifetime	6 yrs.	6 yrs.	6 yrs.	6 yrs.	4 yrs.	Lifetime
Inflation ¹	No	No	No	No	No	No	No	No	No	No	No	No	No	No
DEATH BENEFIT (DB)														
Male	\$144k	\$200k	\$144k	\$156k	\$144k	\$144k	\$144k	\$200k	\$144k	\$156k	\$144k	\$144k	\$144k	\$200k
Female	\$144k		\$144k	\$156k	\$144k	\$144k			\$144k	\$144k	\$156k	\$144k		
Residual DB	\$28.8 k	\$0	\$28.8k	\$7,800	\$5,000	\$10k	Based on current dividend	\$0	\$28.8k	\$7,800	\$5,000	\$10k	Based on current dividend	\$0
GUARANTEED* NET SURRENDER VALUE AFTER 10 PAY														
Male	\$39,193	\$47,002	\$77,997	\$100,408	\$99,721	\$127,365	\$83,837/ \$109,686 ²	\$100,144	\$77,997	\$83,021	\$85,320	\$107,350	\$102,336/ \$121,426 ²	\$111,116
Female	\$35,014		\$71,265	\$104,153	\$102,070	\$122,854	\$91,958/ 116,247 ²		\$71,265	\$86,118	\$81,728	\$103,557	\$122,020/ \$136,642 ²	
ELIMINATION PERIOD (EP)														
Facility Care	90 Days	90 Days	90 Days	0 Day	90 Days	90 Days	90 Days	90 Days	90 Days	0 Days	90 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	90 Days	0 Day	90 Days	0 Days	Reimb: 0 Day Ind: 90 Days	90 Days	90 Days	0 Day
EP Type	Calendar	Service	Calendar ⁴	Calendar	Calendar	Calendar	Service	Service	Calendar ⁴	Calendar	Calendar	Calendar	Service	Service
Reimbursement or Indemnity	Ind	Reimb	Ind	Reimb	Reimb/Ind ³	Ind	Reimb	Reimb	Ind	Reimb	Reimb/Ind ³	Ind	Reimb	Reimb
Age Range	30 - 70	35 - 69	30 - 70	30-70	30 - 70	40 - 75	20 - 80	35 - 69	30 - 70	30 - 70	30 - 70	40 - 75	20 - 80	35 - 80
PREMIUM														
Male	\$7,584	n/a	\$11,048	\$14,344	\$14,246	\$12,736	\$12,388	n/a	\$103,685	\$118,602	\$115,233	\$107,350	\$100,038	n/a
Female	\$8,069	n/a	\$11,632	\$14,879	\$14,581	\$12,785	\$13,333	n/a	\$100,216	\$123,026	\$116,754	\$103,557	\$115,014	n/a
Couple	\$15,653	\$11,572	\$22,680	\$29,223	\$28,827	\$25,521	\$25,721	\$21,422	\$203,901	\$241,628	\$231,987	\$210,907	\$215,052	\$169,022

¹ Inflation: options are available with all carrier/products, but were not chosen for the purpose of this comparison.

² Illustrating guaranteed and non-guaranteed values.

³ 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.

⁴ EP Expenses Recouped: Care Matters: No LTC benefits are payable during the Elimination Period however, LTC benefits may be paid retroactively. Once the elimination period is satisfied, benefits for the first 90 days will be paid along with benefits for the fourth month. The elimination period with Lincoln MoneyGuard is a 0-day EP for both Home Care and Facility Care.

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

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

