

Hybrids have their advantages

We can help you choose the right one for your client.

Carrier/ Product	Forethought Forecare	Lincoln MoneyGuard Fixed Advantage	Lincoln MoneyGuard Market Advantage	MassMutual Care Choice	Nationwide Care Matters II	Nationwide Care Matters Together	OneAmerica Asset Care	OneAmerica Annuity Care	Securian SecureCare III	Thrivent CareForward ¹	Carrier/ Product
AM Best	A	A+	A+	A++	A+	A+	A+	A+	A+	A++	AM Best
Policy type	Fixed annuities	Universal life	Variable life	Whole life	Fixed premium Universal life	Last survivor universal life	Whole life and Annuity products	Fixed annuities	Whole life	Whole life	Policy type
Guaranteed return of premium (ROP)	9-year surrender charge schedule	70% or 11-Yr vesting	20-year surrender charge schedule	Policy surrender value	Vested One-time step-up Minimum refund w/max LTC benefit	Policy surrender value	Full ROP available (single pay with 50 month acceleration and 50 month continuation of benefits (COB) rider	9-year surrender charge schedule	Vested, 75%, or LTC boost	Cash surrender value, cash value equals death benefit at age 120	Guaranteed return of premium (ROP)
Rate classes	Standard Premier	Standard Couples discount	Standard Couples discount	Non-tobacco or tobacco	Non-tobacco: single and couples Tobacco: single and couples	Preferred and Standard, one person on the policy must be rated preferred to issue	Preferred non-smoker (NS) Standard smoker Tables 5-8	N/A	Non-tobacco: single and couples Tobacco: single and couples	Non-tobacco Non-tobacco Class 1 Tobacco Tobacco Class 1	Rate classes
Ownership	Individual, joint	Individual	Individual	Individual	Individual	Joint second-to-die	Individual Joint second-to-die	Individual Joint	Individual	Individual	Ownership
Funding options	Non-qualified	Non-qualified	Non-qualified	Non-qualified	Non-qualified	Non-qualified	Non-qualified Qualified	Non-qualified Qualified	Non-qualified	Non-qualified	Funding options
Payments	Single pay	Single pay Flex pay (Greater of 10 years or to age 70; could be lower for higher ages)	Single pay Flex pay (premiums paid for 2 to 40 years depending on issue age)	Single-pay 10-pay	Single-pay 5-pay 10-pay Pay to 65 (ages 30-54) Pay to 100 (ages 30-65)	Single pay 5-pay 10-pay 20-pay (age 65) Pay to 100 (age 65)	Single-pay 5-pay 10-pay 20-pay Pay to age 95	Single-pay	Single-pay 5-pay 7-pay 10-pay 15-pay	Single 10-pay 20-pay Pay to 95 (18-65)	Payments
Issue ages	50 - 80	40 - 80 (CA and NY 40-79)	30 - 70	35-69 non-smoker (NS) 35-65 for smoker NY NS: 40-69 NY Tobacco: 40-65	30 - 75 (age last)	30 - 70	35 - 80 59 1/2 - 80 (annuity funding option)	50 - 85 (Annuity Care) 40 - 80 (Annuity Care II)	40 - 75 (age last)	18 - 75 (age last)	Issue ages
Elimination periods	0-day: Home care (HC) 90-day: Facility care (FC)	0-day: HC and FC	0-day: HC and FC	90 calendar days	90 calendar days (Once EP satisfied, benefits for 90 days paid along w/ benefits for fourth month)	90 calendar days (Once EP satisfied, benefits for 90 days paid along w/ benefits for fourth month)	0-days: home care (HC) 90-days: other services (facility care, adult day care, etc.)	7 service days: Annuity Care 90 service days: Annuity Care II	90 calendar days	0-day: home care (HC) 90 calendar days: facility care (FC)	Elimination periods
Inflation riders	5% compound	3% compound (2-6 year BP) 5% (2-5 year BP)	5% compound	5% compound	3% simple 3%, 5% compound LTC indexed rate inflation rider	3% simple 3% compound for 20 years 5% compound	3% or 5% compound (COB) 20 years or lifetime	2%, 3%, 4%, 5% compound (COB Rider) 5% compound (Annuity Care II)	3% simple or compound 5% simple or compound	3% compound 3% compound for 20 years 5% compound	Inflation riders
Minimums	\$35,000	\$50,000 death benefit (DB)	\$50,000 death benefit (DB)	\$25,000 deposit (NY \$25,000)	\$60,000 DB	\$54,000 DB	\$50,000 DB	\$10,000 Deposit	\$50,000 DB	\$50,000 DB	Minimums
Max benefit periods	72 months: single 90 months: joint	7 years	3 year guarantee	4 years paid up additional purchased by dividends generally increase the benefit period	7 years	8 years shared	Unlimited	3 year or unlimited COB rider: Annuity Care 3 year COB rider: Annuity Care II	8 Yrs	100 Months	Max benefit periods
Payment type	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Indemnity	Indemnity	Reimbursement	Reimbursement	Indemnity	Reimbursement	Payment type

Contact McGill Brokerage at 800.279.0751 to learn more about hybrid products.

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