

Hybrid annuities have their advantages

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

Carrier/Product	Global Atlantic/ Forethought Forecare	OneAmerica Annuity Care	OneAmerica Annuity Care II	OneAmerica Indexed Annuity Care
AM Best	A	A+	A+	A+
Policy Type	Fixed Annuity	Fixed Annuity	Fixed Annuity	Fixed Indexed Annuity
Interest Rate as of May 15, 2023	4.50% under \$200k 5.00% over \$200k	3.75% Long Term Care (LTC) Value 3.25% Accumulated Value	3.30% LTC Value 3.25% Accumulated Value	4.55% Point-to-Point Cap 30.00% Point-to-Point Par 5.05% Monthly Avg Cap 50.00% Monthly Avg Par 2.75% Fixed Account
Surrender Schedule	9 Yr.	9 Yr.	9 Yr.	9 Yr.
Rate Classes	Standard Premier	N/A	N/A	N/A
Ownership	Individual Joint	Individual Joint	Individual	Individual Joint
Funding Options	Non-Qualified	Non-Qualified Qualified	Non-Qualified	Non-Qualified Qualified
Payments	Single Pay	Single Pay Base Continuation of Benefits (COB) Single Pay or Annual Pay	Single Pay	Single Pay Base COB Single Pay or Annual Pay
Issue Ages	50 - 80	50 - 85	40 - 80	40 - 85
Elimination Periods	0 Day: Home Care (HC) 90 Day: Facility Care (FC)	7 Service Days	90 Service Days	60 Days
Minimum/Maximum Premiums	\$35,000 - \$600,000	\$10,000 - \$500,000	\$10,000 - \$500,000 \$300,000 max w/inflation	\$50,000 - \$500,000
Max Benefit Periods	72 Months: Single 84 Months: 2x Joint 90 Months: 3x Joint	3 Yrs on Base Optional COB Rider* Provides Additional 3 Yrs or Lifetime	Long Term Care Accumulated Value (LTCMV) 24 Months: Single LTCMV 30 Months: Joint 3 Yr COB Rider*	24 Months: Single 30 Months: Joint
Inflation Protection Options	None or 5%	None or 5%	None or 5%	None, 2%, 3%, 4%, or 5%
Underwriting Requirements	Script Check Phone Interview (70+ yrs.)	Medical Information Bureau (MIB) Script Check Phone Interview	MIB Script Check Phone Interview	MIB Script Check Phone Interview
e-Application	Yes	Yes	Yes	Yes
Payment Type	Reimbursement	Reimbursement	Reimbursement	Reimbursement
Product Strengths	1 Day Underwriting No Phone Interview (Under Age 70)	Underwriting Older Ages Lifetime Benefits Joint	Underwriting	Underwriting Older Ages Lifetime Benefits Joint

*Policy riders are available at an additional cost and may not be available for all products. Terms and conditions apply.



Contact CBS Brokerage at 763.450.1870 to learn more about the advantages of hybrid long term care/annuity products.