

# HYBRID ANNUITIES HAVE THEIR ADVANTAGES

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



Carrier/Product	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 <i>as of 03.30.20</i>	1.75% under \$200k 2.00% over \$200k	1.25%: LTC Value 1.00%: Accumulated Value	1.00%: LTC Value 1.00%: Accumulated Value	2.00%: Point-to-Point Cap 10.00%: Point-to-Point Par 2.00%: Monthly Avg Cap 10.00%: Monthly Avg Par 1.00%: 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 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	LTCAV 24 Months: Single LTCAV 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.)	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

Contact your **LWT Long Term Care Solution Center at 800.998.3382, option 2, option 3** to learn more about the advantages of hybrid long term care/annuity products.

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