

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	EquiTrust Bridge® Fixed Indexed Annuity	Nationwide CareMatters Annuity
AM Best	A	A+	A+	A+	B++	A+
Policy type	Fixed annuity	Fixed annuity	Fixed annuity	Fixed indexed annuity	Fixed indexed annuity	Fixed annuity
Interest rate as of February 15, 2026	5.50% under \$200k 6.00% over \$200k	3.70% LTC fund 3.20% Cash fund	3.40% LTC value 3.35% Accumulated value	4.30% Point-to-point cap 34.00% Point-to-point par 5.20% Monthly avg cap 59.00% Monthly avg par 2.75% Fixed account	9% Point-to-point cap 50% Point-to-point par, 95% Monthly avg, 180% Barclays Focus 50 Point-to-Point par, 5% Fixed account	3% crediting for the life of the contract
Surrender schedule	9-year	9-year	9-year	9-year	10-year	9-year
Rate classes	Standard Premier	N/A	N/A	N/A	Preferred, Standard, and Secure	Preferred, Standard, and Select
Ownership	Individual Joint	Individual Joint	Individual Joint	Individual Joint	Individual	Individual Joint
Funding options	Non-qualified	Non-qualified Qualified	Non-qualified	Non-qualified Qualified	Non-Qualified	Non-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	Single pay with flexible subsequent additional premiums	Single pay
Issue ages	50 - 80	50 - 85	40 - 80	40 - 85	50 - 80	40 - 80
Elimination periods	0 Day: Home Care (HC) 90 Day: Facility Care (FC)	7 service days	90 service days	60 days	Zero Day	90 calendar days: Benefits for the first 90 days are paid
Minimum/maxi- mum premiums	\$35,000 - \$600,000	\$10,000 - \$1,500,000	\$10,000 - \$500,000 \$300,000 max w/inflation	\$50,000 - \$1,500,000	\$50,000 Minimum Premium, \$1,000,000 Max Coverage in Year 1	\$36,000 - \$600,000
Max benefit periods	72 months: Single 84 months: 2x Joint 90 months: 3x Joint	3 years on base Optional COB rider* provides additional 3 years or lifetime	Long term care accumu- lated value (LTCAV) 24 months: Single LTCAV 30 months: Joint 3-year or 6-year COB rider*	24 months: Single 30 months: Joint Optional COB rider* pro- vides 2X, 3X, or lifetime benefits	60 months	72 months: Single 108 months: Joint
Inflation protection options	None or 5%	None or 5%	None or 5%	None, 2%, 3%, 4%, or 5%	3% for 20 years included, Optional 5% compound rider	None or 5%
Underwriting requirements	Script check Phone interview (70+ yrs.)	Medical information Bureau (MIB) Script check Phone interview Base only policies have 5 knockout questions	MIB Script check Phone interview	MIB Script check Phone interview Base only policies have 5 knockout questions	5 questions and a virtual interview with cognitive screen, Guaranteed Issue option with no underwriting	RX and DX report Phone interview (70+ years)
e-Application	Yes	Yes	Yes	Yes	Yes	Yes
Payment type	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Indemnity	Cash indemnity
Product strengths	1 day underwriting No phone interview (Under age 70)	Underwriting Older ages Lifetime benefits Joint	Underwriting COB rider* included in base policy	Underwriting Older ages Lifetime benefits Joint	Guaranteed Issue Option, Indemnity, Can apply even if you were declined by another carrier	Cash indemnity, 100% international benefits

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

Contact the Tellus Long Term Care Solution Center Sales Desk at 800.883.8744 option 3, option 4 or by email to ltcillustrations@tellusbrokerage.com to learn more about the advantages of hybrid products.



For Financial Professional Use Only. Products and programs offered through Tellus are not approved for use in all states. Not all applicants will qualify for coverage. Policy terms, conditions, and limitations will apply. Tellus does not provide any tax or legal advice. Insurance products are available through Tellus Brokerage Connections, AR License #100103477. Variable insurance material is for broker-dealer or registered representative use only.

© 2026 Tellus Brokerage Connections. All Rights Reserved. 08.25 ALL-9076-NP-1, exp. 01.27 Updated 01.28.26