

# Hybrid / Asset Based LTCI Comparison



Carrier & Product	Securian Financial SecureCare™ III	Lincoln Financial Group® MoneyGuard® Fixed Advantage	Nationwide® CareMatters® II	Nationwide® CareMatters Together™ SM	OneAmerica® Asset Care®
<b>LTC Benefit Payment Type</b>	Cash Indemnity	Reimbursement (Flexible Care Cash allows an indemnity benefit for up to 50% of monthly maximum while acceleration benefits remain)	Cash Indemnity	Cash Indemnity	Reimbursement
<b>Product Type</b>	Single Life	Single Life	Single Life	Joint Life	Single or Joint Life
<b>Funding Options</b>	<ul style="list-style-type: none"> <li>• Single pay</li> <li>• 5 pay</li> <li>• 7 pay</li> <li>• 10 pay</li> <li>• 15 pay</li> </ul>	<ul style="list-style-type: none"> <li>• Single pay</li> <li>• Pay over 2-10 years</li> </ul>	<ul style="list-style-type: none"> <li>• Single Pay</li> <li>• 5 pay</li> <li>• 10 pay</li> <li>• Pay to 65</li> <li>• Pay to 100</li> </ul>	<ul style="list-style-type: none"> <li>• Single pay</li> <li>• 5 pay</li> <li>• 10 pay</li> <li>• 20 pay</li> <li>• Pay to older insured's age 100</li> </ul>	<ul style="list-style-type: none"> <li>• Single Pay</li> <li>• 5 pay</li> <li>• 10 pay</li> <li>• 20 pay</li> <li>• Pay to 95</li> <li>• Qualified Funding</li> <li>• 1035 to fund joint plan</li> </ul>
<b>Return of Premium (ROP) Options</b>	<ul style="list-style-type: none"> <li>• Max. LTC, Min. ROP</li> <li>• 70% all years</li> <li>• Fully vested year 11</li> </ul>	<ul style="list-style-type: none"> <li>• 70% all years</li> <li>• Fully vested year 11</li> </ul>	<ul style="list-style-type: none"> <li>• Max. LTC, Min. ROP</li> <li>• Starts at 80% then 100% in year 11</li> <li>• Starts 85%, fully vested year 11</li> </ul>	<p>The greater of:</p> <ul style="list-style-type: none"> <li>• The guaranteed cash value</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>• The accumulated value minus surrender charges minus any policy indebtedness, unpaid charges and LTC benefits paid</li> </ul>	Available for purchase on single pay only with 50-month benefit periods
<b>Issue Ages</b>	40-75	40-80	30-75 (max age is 69 when Vested ROP is selected)	30-70 (maximum age difference is 25 years for Preferred and 10 years for standard)	35-80

**For Advisors Use Only**

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<b>Key Features</b>	90 calendar day elimination	0-day elimination	<ul style="list-style-type: none"> <li>• 20% residual death benefit</li> <li>• 90 calendar day elimination</li> </ul>	<ul style="list-style-type: none"> <li>• 10% residual death benefit</li> <li>• 90 calendar day elimination</li> </ul>	<ul style="list-style-type: none"> <li>• 0-day EP for home care</li> <li>• 90 days of care within 270 calendar days before benefits are paid</li> </ul>
<b>Inflation Options</b>	<ul style="list-style-type: none"> <li>• 3% Simple</li> <li>• 5% Simple</li> <li>• 3% Compound</li> <li>• 5% Compound</li> </ul>	<ul style="list-style-type: none"> <li>• 3% Compound</li> <li>• 5% Compound</li> </ul>	<ul style="list-style-type: none"> <li>• 3% Simple</li> <li>• 3% Compound</li> <li>• 5% Compound</li> <li>• Indexed Rate Inflation Protection Rider: 3-year point-to-point, 0% floor, 6% cap</li> </ul>	<ul style="list-style-type: none"> <li>• 3% Compound for Life</li> <li>• 5% Compound for Life</li> <li>• 3% Compound for 20 years</li> </ul>	<ul style="list-style-type: none"> <li>• 3% Compound</li> <li>• 5% Compound</li> <li>• Lifetime duration or limited duration (20 years)</li> </ul>



**LTCI**  
PARTNERS, LLC

Contact us at **(877) 949-4582** for Quotes, Health Pre-Screens and Application Fulfillment