



PREMIER

BROKERAGE SERVICES

A Gallagher Company

HYBRID LTC PRODUCT DIFFERENTIATORS

One America Asset Care

General

- Benefit Style: Reimbursement
- Benefit Periods Available: 2 Years to Lifetime
- Funding Flexibility: Single Pay, 5, 10, 20-Pay, and Pay to 95 (Full WOP)
- Drop-Ins on Flexible Premium Design: Yes
- Surrender Options: Cash Value Build-Up and Full ROP Option (Single Pay w/ 50+50 Design)
- Elimination Period: 0 Days Home / 90 Day Facility (Days at home count for Elim.)

Niches/Differentiators

- Only policy to offer both Joint Coverage and Lifetime LTC Benefits
- Most Extensive Funding Capabilities including Pay-to-95 Option with Full WOP
- Annuity Funded Model (NQ Annuities and IRAs) and PPA LTC Annuities
- 30+ Years of History / In-house claims concierge/coordination
- Policy Structure (itemizing LTC cost) presents Tax-Efficient Funding Opportunities

Nationwide Care Matters II

General

- Benefit Style: Cash Indemnity
- Benefit Periods Available: 2 to 7 Years
- Funding Flexibility: Single Pay, 5, 10, Pay-to-65, Pay-to-100 (Partial WOP / LTC Costs)
- Drop-Ins on Flexible Premium Design: Yes
- Surrender Options (3): Max LTC (CV), Vested Option, One-Time Step Up
- Elimination Period: 90 Calendar

Niches/Differentiators

- Cash Indemnity Benefits / May pay informal and family care givers within Plan of Care
- Pay-to-100 Option / Traditional LTC Funding Alternative
- Retroactive Benefits Once Elimination Period Satisfied
- Highest Residual Death Benefit (20%) – Net Cost Conversation
- The “Jingle”

Securian Secure Care

General

- Benefit Style: Cash Indemnity
- Benefit Periods Available: 2 to 7 Years
- Funding Flexibility: Single Pay, 5, 7, 10, and 15 Pay
- Drop-Ins on Flexible Premium Design: No
- Surrender Options: 100% ROP vested by End of Year 5 (Single Pay)
- Elimination Period: 90 Calendar Day Elimination

Niches/Differentiators

- Cash Indemnity Benefits / May pay Informal and Family Care Givers within Plan of Care
- Best Priced of options offering full ROP
- Policy Structure (itemizing LTC cost) presents Tax-Efficient Funding Opportunities
- International Benefits / 50% of Monthly Benefit (Full Pool of Money)
- Home Modification Benefit / \$5k available and not subject to Elimination Period

Lincoln National MoneyGuard III

General

- Benefit Style: Reimbursement
- Benefit Periods Available: 3 to 7 Years
- Funding Flexibility: Single to 10 Pay (Almost Everyone); Pay to 70 (Younger Market)
- Drop-Ins on Flexible Premium Design: Yes
- Surrender Options: Basic (70% of Paid Premiums) and Vested (100% of Premium After Year 10)
- Elimination Period: 0 Days

Niches/Differentiators

- 32+ years in Hybrid LTC Market / Claims History
- In-House Claims Concierge / Coordination from Day 1 (Tenured Processors)
- 0 Day Elimination Period / \$13k Out-of-Pocket Savings vs. 90 Day Elimination
- Same Pricing for Smoker vs. Non-Smoker

RELATIONSHIPS FIRST

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