

Carrier	Securian	Lincoln Financial Group®	Nationwide®	Nationwide®	OneAmerica®
Product	SecureCare	Moneyguard® III	YourLife CareMatters®-product available for states that have not approved CareMatters II.	CareMatters® II	Asset-Care®
Product type	Single life				Single or joint life
Guaranteed death benefit	If no long-term care benefits are received, the guaranteed benefit equals the stated death benefit amount when the policy is issued. If benefits are received for long-term care, the policy will provide the greater of the remaining death benefit or the amount specified by the residual death benefit.				
Residual death benefit	10% of base face amount up to \$10,000	5% of base face amount up to \$10,000	20% of base face amount	20% of base face amount	NO. If the insured(s) uses the full death benefit/LTC pool on the base policy, there will be no death benefit.
Return of premium	<p>Single-pay:² 100% with 6-year vesting</p> <p>Multi-pay:² 100% vesting 1 year after last scheduled premium is made</p>	<p>Option 1: 70% all years (Chose to maximize LTC benefits)</p> <p>Option 2: 100% Vested after 10yrs (Chose to maximize ROP)</p>	<p>Single-pay: 100% with 6-year vesting</p> <p>Multi-pay: 100% vesting 1 year after last scheduled premium is made</p>	<p>Single-pay: 100% with 6-year vesting</p> <p>Multi-pay: 100% vesting 1 year after last scheduled premium is made</p> <p>Pay to age 65: 100% vesting in year 11</p> <p>One-Time Step Up: Starts at 80% and steps up to 100% ROP in year 11.</p> <p>Pay to age 100: ROP is not available with this option.</p> <p>Minimum Refund with Maximum LTC Benefit Option: Refund of Premium is equal to the cash surrender value. Provides the lowest refund value and the most LTC benefit for the premium given.</p>	<p>Only available on single premium funding of the 50 Month Acceleration of Benefits & 50 Month Continuation of Benefit Option</p> <p>If ROP is elected, there is no ROP for inflation.</p>
Elimination period	0 Days: Home modification and caregiver training; 90 calendar days: all other benefits	0 Days	90 calendar days	90 Calendar Days LTC benefits paid retroactively. Once 90-day elimination period is satisfied, benefits for the first 90 days will be paid, along with benefits for the fourth month.	0 days for Home Health Care; 90 days for Facility Care. The Elimination period only needs to be satisfied once per insured for the life of the contract.
LTC benefit payment type	Cash indemnity	Reimbursement	Cash indemnity	Cash indemnity	Reimbursement

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LTC benefit coverage period	Acceleration for Long-Term Care Agreement: 2 or 3 years Extension of Long-Term Care Benefits Agreement: 2 or 4 years ³	Acceleration of Benefits Rider (LTCSR): 3,4,5,6, or 7 years	Acceleration of Death Benefit: 2 or 3 years Extension of Benefit rider: 2 or 4 years ³	Acceleration of Death Benefit: 2 years Extension of Benefit rider: 1,2, 3, 4, or 5 years ³	Accelerated Death Benefit period: 2% (50 months) 3% (33 months) 4% (25 months)*not available on joint policies Benefit Continuation Rider: 25,33,50 months, or lifetime
Benefit options	2 to 7 years	3 to 7 years	2 to 7 years	2 to 7 years	25 months to Lifetime
Projected values	Guaranteed rates and charges are projected				
Inflation options	Simple: 3%, 5% Compound: 3%, 5%	Compound: 3%, 5%	Simple: 3% Compound: 5%	Simple: 3% Compound: 3%, 5% LTC Indexed Rate Inflation Protection Rider (currently the Medical Care Component)	Compound: 3%, 5% Limited duration (20yrs) or Lifetime
Payment options⁴	Single Pay & Multi-Pay (5yrs/7yrs/10yrs/15yrs) **All premiums must be paid by Age 75	Single Pay & Flex Pay (2-40 years)	Single Pay & Multi-Pay (5yrs/10yrs)	Single Pay & Multi-Pay (5yrs/10 yrs, to age 65 & to age 100) Can pay monthly OR annually for any multi-pay scenario.	Single Pay and Multi-Pay (5yrs/10yrs/20yrs & to age 95) Rider (COB, AOB, IPR) pay period must match base policy, EXCEPT the Continuation of Benefits can have a recurring premium on a Single Premium WL base policy.
Minimum face amount	\$50,000	\$50,000	\$60,000 for 2, 4, & 6yr benefit periods \$90,000 for 3, 5, & 7yr benefit periods	\$60,000 \$75,000 in South Dakota	\$50,000
Issue ages	40-75 ⁵	30-70	40-69 ⁵	30-70 ⁵	35-80 ⁵
Underwriting	Streamlined, Sex Distinct, Tobacco/Non-Tobacco, Couples Discount, No labs; APS for cause only	Streamlined, Sex Distinct, Couples Discount, No labs or APS	Streamlined, Sex Distinct, Non-Tobacco/Tobacco, Couples Discount, No labs or APS	Streamlined, Sex Distinct, Single or Couples Non-Tobacco /Tobacco, No labs or APS	Express UW: Client must qualify, tele-interview required Traditional underwriting may include: Non-medical, paramed exam, blood, urine, senior assessment exam, APS, MIB, RX, resting EKG, APS required for all applicants 70+
Couples discount	Built into underwriting class (average 5%)	10%	5%	Varies by age and sex (range from 5-8%)	None
International coverage	50% of maximum monthly benefit - available on initial benefit period and Extension of Benefits Agreement period (no restriction on type of care)	100% of maximum monthly benefit - available on full LTCSR benefit up to 36 months (only for nursing home/ assisted living facility)	50% of maximum monthly benefit available on Long-Term Care Acceleration Benefit & 50% on LTC Inflation Rider (no restriction on type of care)	100% of maximum monthly benefit (including Inflation Rider) available on base Acceleration period (no restriction on type of care). No intl benefits are available under the LTC extension of benefits rider, or any LTC inflation protection rider benefit associated with it.	100% of maximum monthly benefits are payable for facility care under the Base contract only. COB cannot be used internationally. *Canada is not treated as international care.

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Home modification	Yes, up to \$5,000 available with 0 day elimination period	Yes, received on a one-time basis.	Yes, after satisfying the elimination period	Yes, after satisfying the elimination period	Yes, as approved under an alternative plan of care. 2x monthly benefit lifetime max.
Caregiver training	Yes, up to \$1,000 available with 0 day elimination period	Yes, up to \$500	Yes, after satisfying the elimination period	Yes, after satisfying the elimination period	Must select additional rider. 2x monthly benefit lifetime max.
Informal care	Yes	Yes, amount paid must be agreed upon between the carrier and insured. Excludes immediate family members.	Yes	Yes	No
Terminal illness benefit	Equal to the face amount minus \$10,000 (terminal illness residual face amount)	Equal to the lesser of 25% to 75% of the face amount or \$250,000	Equal to 50% of the face amount	Equal to 50% of the face amount	Will waive the waiting period in all states except CA, FL, MA, & WA when the client is determined to be terminally ill. There is no acceleration feature with this rider.
Reduced Paid-Up benefit	Yes ⁶	No, client must request a reduction in benefits prior to contract lapsing. Benefits cannot drop below minimum face requirements	Yes. Allowed the option for a policy to enter reduced paid-up proportionally to the premium we have received. Assuming there is a positive surrender value at the time electing the reduced paid-up nonforfeiture option. There will be a minimum specified amount that needs to be met. The minimum specified amount if they go RPU is \$6,000.	Yes. Allowed the option for a policy to enter reduced paid-up proportionally to the premium we have received. Assuming there is a positive surrender value at the time electing the reduced paid-up nonforfeiture option. There will be a minimum specified amount that needs to be met. The minimum specified amount if they go RPU is \$6,000.	Yes, the net cash value will be used as a single premium to purchase a policy at the age of going into default. Face must be above \$2,000.

² Upon surrender, the policy owner will receive the surrender value proceeds. The surrender value proceeds may not equal the sum of premiums paid.

Surrenders are subject to a return of premium vesting schedule. Policies that are fully vested are eligible for a full return of all premiums paid.

³ The length of benefits can be extended if less than the monthly maximum is received.

⁴ Payment option varies by issue age.

⁵ Range varies based on premium schedule selected.

⁶ Reduced paid-up benefits refers to the reduced paid-up nonforfeiture benefit that purchases paid-up insurance in the event of premium lapse.

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide

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