Life-Based Linked Benefit

SIMPLICITY GROUP

	OneAmerica Asset Care	Nationwide CareMatters II & CareMatters Together2	John Hancock LifeCare	Lincoln MoneyGuard Fixed Advantage	Securian SecureCare IV	Brighthouse SmartCare & SmartCare NY
AM Best rating	A+	A+	A+	A	A+	A
Policy Type	Whole Life	Fixed Premium Universal	Indexed Universal Life	Universal Life	Nonparticipating Whole Life	Indexed Universal Life
Gauranteed Return of Pemium	100% on Single pay with limited benefit only	3 Options - Max LTC Benefit, One time step up, and Vested	No rider for this	Basic 70% or Vested 100% after 10 years	3 Options - Vesting, 75%, or LTC Boost	Cash value
Waiver of Premium included	Yes	Individual - No Joint - Yes	No	No	As an optional rider	Yes
Rate Classes	Non smoker (Standard table 2-4 to preferred), Standard smoker, tables 5-8	(Individual) Standard, Standard smoker, Couples discount. (Joint) Preferred (max age gap 25 years), Standard (max age gap 10 years)	Preferred Non-Smoker, Standard Non-Smoker, Select Non-Smoker, Standard Smoker Couples Discount available with all rating classes	Standard and Couples discount	Standard, Tobacco and Couples discount	Standard, Tobacco and Couples Discount
Couples Discount	No	Yes on CareMatters II	Yes	Yes	Yes	Yes (except for NY)
Ownership	Individual, Joint second to die	Individual, Joint second to die	Individual	Individual + built in benefit transfer rider	Individual	Individual
Funding Options	Non-Qualified, Qualified	Non-Qualified	Non- Qualified	Non-Qualified	Non-Qualified	Non-Qualified
Payment Frequency Options	Single pay, 5, 10, 20 pay, pay to 95	Single pay, 5, 10, pay to 65 (NA on joint), pay to 100 (must be paid up by age 80)	Single-pay, 5, 10, or 15-pay	Single pay, 2-10 pay (must be paid up by age 82)	Single pay, 5, 7, 10, 15 or 20 pay	Single pay, 2, 3, 4, 5 pay, *10 pay (*Not avail. in NY)
Issue Age Ranges	35-80 actual age	CareMatters II: 30-75 actual age Care Matters Together: 30-70 actual age	30-75 age nearest	40-80 actual age	40-75 actual age	40-75 actual age
Elimination Periods	90 calendar days, 0 day home health	90 calendar days retroactive, (Joint - must be met by each insured)	90 calendar days	0 day for all benefits	90 calendar days, retroactive	90 calendar days
Interest Rates	4%	2% guaranteed	2% guaranteed	2% guaranteed	2% guaranteed	3.25% Fixed, 5.92% Index
Minimums Required	$50k all ages, $50k joint death benefit, $100k individual	$36k death benefit, Minimum monthly LTC benefit of $1,500	$50k death benefit	$50k death benefit	$50k death benefit	$50k single pay, $10k on 5-pay
Benefit Periods Available	2024 product: 4, 6, 8 yr, and Unlimited	(Individual) 2-7 years, (Joint) 42, 72 & 96 months	2-year (base policy only) 4-year (2 yr base + 2 yr LifeCare LTC rider) 6-year (36 month base + 36 months LifeCare LTC rider	3-7 years	4-8 years	4 & 6 year
Claims Payment Type	Reimbursement with up to 75% cash on base policy and Bill administration (includes Claims Concierge)	Cash Indemnity (no receipts required)	Cash Indemnity, Reimbursement, or Bill Administration	Reimbursement with up to 50% flex care cash, with Bill administration	Cash Indemnity	Cash indemnity
Residual Death Benefit	No	Yes - (Individual) 20% of face amount, (Joint) 10% of face amount	Yes - 5%	Yes - 5%	Yes - max $10k or 10%, whatever is less	No
Durable Medical	YES	YES	Yes	YES	YES	YES
Sweet Spots	Ages 55-87		Young, healthy (4 yr)	Ages 50-70, 6 year 3% inflation		Priced best in market on 10 pay or less
Noteworthy	36+ years offering coverage and paying claims,built in Waiver of Premium, in house claims, various funding methods and robust sales support. Ability to take on more risk/health issues by allowing for ratings through table 8. Turnkey Qualified dollar strategy with a 25% bonus. Only Asset based LTC that offers a Unlimited/Lifetime benefit option		Better leverage to keep up with rising cost of care, Meaningful increasing Death benefit, Guaranteed initial benefit. Flexibility at claim time. Annual Benefit lock guarantee. Vitality wellness program to get additional credits to death benefits. (No max age for the longest pay period, so you can be 70 and still get the 15 pay). 100% of benefits internationally as long as client has US licensed doctor and US bank account	Only carrier with 0 day elimination for all care. Built in benefit transfer rider. No tobacco rate class. Highest LTC premium portion of policy out there. Pricing is usually lowest when comparing to other carriers.	100% of benefits internationally as long as client has US licensed doctor and US bank account.	Does not pay agent directly. LTC coverage options: Indexed (choose one or more of S&P 500 Index [large cap], Russel 2000 Index [small cap], or MSCI EAFE Index [international], Fixed Growth (choose from 3% or 5% compound inflation- 5% only in NY), or Level

*Information is current as of July 2026

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