Annuity-Based Linked Benefit

SIMPLICITY GROUP

	OneAmerica Annuity Care, Annuity Care II, Indexed Annuity Care	Global Atlantic ForeCare	Equitrust Bridge	Nationwide CareMatters Annuity
AM Best rating	A+	A-	B++	A+
Policy Type	Fixed and Indexed Annuities	Fixed Annuity	Fixed Index-Linked Annuity	Fixed Annuity
Guaranteed Return of Premium	9-year surrender charge schedule	9 year surrender charge	10-year schedule. Percentage of Accumulation Value by contract year	10-year schedule
Rate Classes	Instead of a rating, the underwriters may limit the duration of coverage that would be available	Premier 3x, Standard 2x	Preferred, Standard and Secure	Preferred, Standard, and Select (for ages 75-80)
Ownership	Individual, Joint	Individual, Joint	Individual	Individual
Funding Options	Non-qualified, Qualified	Non-qualified	Non-qualified	Non-qualified
Payment Frequency Options	Single pay	Single pay	Single pay, can add up until start taking LTC payments	Single Pay
Actual Age	50-87 for Annuity Care 40-80 for Annuity Care II 40-85 for Indexed Annuity-Care	50-80	55-80	40-80
Elimination Periods	ANCII- 90 days (270-day look back) ANC1- 7 days (30-day look back) IANC- 60 days (180-day look back)	90 calendar days	n/a	90 calendar days, benefits will be paid retroactively from the first 90 days along with month 4
Interest Rates	4 crediting strategies available Most popular is Point to Point with cap, that cap is currently 2.65%	200,000 plus 3% 35,000-199,999 2.75%	5% for first year	Guaranteed 3%
Minimums Required	Minimums for Annuity-Care 1 and 2 vary by state. Always $50k for IANC.	$35,000 deposit	Initial minimum: $50,000; Subsequent minimum: $2,000 Maximum additional premium after year 1: $250,000 Long-term care coverage limit Year 1: $1,000,000	$36,000 (may vary by state)
Benefit Periods Available	Indexed Annuity: 24, 48, 72 months or lifetime Annuity Care I: 36, 72 months or lifetime Annuity Care II: 5 year	6 years	5 years	Dependent upon underwriting Preferred class gets 72 months (24 acceleration, 48 extension) Standard gets 48 months (24 acceleration, 24 extension) Select gets 72 months (36-month acceleration, 36-month extension)
Claims Payment Type	Reimbursement	Reimbursement	Indemnity based; no requirement to submit receipts	Indemnity based
Sweet Spots	Ages 70-85	Ages 68-80; they offer joint policies; underwriting process is more lenient than others	Ages 55-80; guaranteed approval	Will pay 100% of benefits internationally

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Information is current as of 10/13/2025. Rates and features are subject to change. 3039285-1124c