



LONG-TERM CARE (LTC) HYBRID SOLUTIONS

Product Name	Securian SecureCare III	Nationwide CareMatters II	OneAmerica Asset-Care I	Lincoln MoneyGuard® Fixed Advantage
Base Policy Type	Whole Life	Universal Life	Whole Life	Universal Life
Reimbursement of Indemnity	Cash Indemnity	Cash Indemnity	Reimbursement	Reimbursement
Duration of Coverage	4 - 8 Years	2 - 7 Years	Acceleration Options ⁷ : 2% (50 months) 3% (33 months) 4% (25 months) Lifetime Benefits Option	3 - 6 Years
Lifetime Return of Premium ¹	3 Options ⁹ : Vested 75% LTC Boost	3 Options: Vested 1-Time Step Up Maximum LTC Benefit	100% - Available depending on product design	Option 1: 70% all years Option 2: 100% with 10 year "vesting" ²
Full Guaranteed Residual Death Benefit ³	10% of base face amount or \$10,000, whichever is less	20% of specified amount	X	5% of initial specified amount or \$10,000, whichever is less
Waiting Period for Qualified Services	90 days (Home modification and caregiver training are accessible)	90 days for all services	Home Health: 0 days 90 days for all other services	0 days ⁸
Inflation Protection ⁴	3% simple or compound 5% simple or compound	3% simple or compound 5% compound	3% simple or compound 5% simple or compound	3% compound 5% compound
Care Coordination Services	Securian Financial's Care Management Program offers help when you need it most	Access to hotline (LTCG) for provider and service referrals	Access from day 1 of claim insured only	Access to <i>Silver Brick Road</i> from policy issue (referral, cost of care, additional features; family+friends)
Rates/Benefits Subject to Change?	No	No	No	No
Premium Payment Options	Single Pay Flexible Payment options vary by age	Single Pay 5 year, 10 year Flexible Payment options vary by age	Single Pay ⁵ 5 years, 10 year, 20 year To age 95	Single Pay Flexible Payment options vary by age
Underwriting ⁶	No Labs, APS for Cause only	No Labs or APS	No Labs or APS	No Labs or APS
Issue Ages	40-75	30-75	35-80	40-80
Company Launch of 1st Linked-Benefit Solution	2017	2013	1989	1988
International Benefits	50% of the maximum monthly benefit Total benefit pool remains unchanged	50% of the maximum monthly benefit Acceleration & inflation benefits only. No extension benefits.	50% of the maximum monthly benefit Acceleration & Extension benefits	100% of the maximum monthly benefit Acceleration Benefit only. No extension benefits. (Only for Nursing Home/Assisted Living Facility)

¹ The money returned will be adjusted for any loans, withdrawals, or benefits paid and may have tax implications. ROP becomes effective once the Total Planned Premiums have been paid.

² Additional cost applies; lower LTC benefits apply.

³ Distributions such as loans and partial withdrawals can impact policy guarantees and benefit amounts.

⁴ Additional cost applies for inflation protection.

⁵ State Life provides these long term care riders on other Asset-Care products that allow for certain flexible premium options.

⁶ A streamlined application process is defined as a telephone application and an issuing class of non-smoker/smoker basis, issued in 8 days or less.

⁷ Not all product features are available for sale in every state. Check to make sure product and features are state approved. Additional options/benefits may incur additional charges. Twenty-five months not available on joint policies

⁸ The insured is certified as chronically ill by a Licensed Health Care Practitioner (LHCP); reconfirmed by a LHCP every 12 months for reimbursement eligibility. The LHCP certifies that the insured is unable to perform at least two of the activities of daily living (ADLs) without substantial assistance from another for a period of at least 90 days. (ADLs are: bathing, continence, dressing, eating, toileting, and transferring.) An insured may also be certified chronically ill as a result of severe cognitive impairment. Qualified long-term care benefits will continue as long as the individual is certified as chronically ill and until the entire long-term care benefits are exhausted. Care is provided under a care plan prescribed by a Licensed Health Care Practitioner. Reimbursement is for covered expenses up to the maximum benefit specified in the policy. Eligibility is subject to claims requirements as specified in the policy rider. *Contract contains full details and definitions.

⁹ 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 the return of premium option selected and the premium vesting schedule (if applicable).

X = feature/benefit not available.