HYBRID LTC PRODUCT COMPARISON

Feature	Securian SecureCare III	OneAmerica Asset-Care I	Lincoln MoneyGuard Fixed Advantage	Nationwide CareMatters II	John Hancock Life Care
Product Name	SecureCare III	Asset-Care I	MoneyGuard Fixed Advantage	CareMatters II	Life Care
Base Policy Type	Whole Life	Universal Life	Whole Life	Universal Life	Indexed UL
Reimbursement or Indemnity	Cash Indemnity	Cash Indemnity	Reimbursement	Reimbursement	Client's Choice
Duration of Coverage	2, 4, 6, 8 Years	3-6 Years & Lifetime	4-8 Years	2-7 Years	2, 4, 6 Years
Lifetime Return of Premium*	Option 1: 70% all years Option 2: 100% with 10-year vesting**	100% -- Available depending on product design	3 Options: Vested 75% LTC Boost	3 Options: Vested 1-Time Step Up	No
Full Guaranteed Residual Death Benefit	5% of initial specified amount or $10,000, whichever is less	X	10% of base face amount or $10,000, whichever is less	20% of specified amount	No
Waiting Period for Qualified Services	0 days	Home Health: 0 days 90 days for all other services	90 days (Home modification and caregiver training accessible)	90 days upon completion; benefits for first 90 days paid retroactively with month 4	90 Days
Inflation Protection	3% compound 5% compound	3% simple or compound 5% simple or compound	3% simple or compound 5% compound	2%, 3% or 5% compound To Age 65 & Age 100	5% Compound
Care Coordination Services	Access to Silver Brick Road from policy issue (referral, cost of care, additional features; family + friends)	Access from day 1 of claim -- insured only	Securian Financial's Care Management Program	Access to hotline (LTCG) for provider and service referrals	Yes
Rates/Benefits Subject to Change?	No	No	No	No	No
Premium Payment Options	Single Pay Flexible Payment options vary by age	Single Pay 5, 10, 20 year To age 95	Single Pay Flexible Payment options vary by age	Single Pay 5 year, 10 year	Single, 5, 10, 15 Pay
Underwriting	No Labs, APS for Cause only	No Labs or APS	No Labs or APS	No Labs or APS	Simplified, eApp Only
Issue Ages	40-75	30-75	35-80	40-80	30-75
Spousal Discount	Yes	Yes	No	Yes	Yes
International Benefits	100% of max monthly benefit up to 36 months. Acceleration Benefit only. No extension benefits. (Nursing Home/ALF only)	50% of max monthly benefit Acceleration & Extension benefits	50% of max monthly benefit Total benefit pool unchanged	100% of max monthly benefit Acceleration & inflation benefits only. No extension.	100% Maximum Monthly Benefit

** ROP adjusted for loans, withdrawals, or benefits paid; may have tax implications. ** Additional cost applies; lower LTC benefits apply. Distributions such as loans and partial withdrawals can impact policy guarantees and benefit amounts. Additional cost applies for inflation protection. Not all product features available in every state. Tennessee Brokerage Agency | 6508 Baum Drive, Knoxville, TN 37919 | 865-588-9555 | Last Updated June 2026*