

# GUIDE TO LONG-TERM CARE AND CHRONIC ILLNESS ACCELERATED BENEFIT RIDERS

RIDER TYPE	DEFINITION
Chronic Illness Riders Inherent Discount Method	Accelerated Benefit Rider filed under IRC Section 101 (g) . Rider is included in the base insurance product without an explicit premium charge. Benefits are paid via a reduction of the death benefit. Net payment to the client is reduced by any applicable administrative charge and discounted by an amount based on multiple factors, including but not limited to: attained age, expected mortality, expectation of future premiums and an interest rate. Cash value will be reduced on either a pro-rata or dollar for dollar basis.  <a href="#">Please see the Inherent Chronic Illness Rider Details Resource for Additional Details</a>
Chronic Illness Riders Inherent Lien Method	Accelerated Benefit Rider filed under IRC Section 101 (g) . Rider is included in the base insurance product without an explicit premium charge. Benefits are paid via a lien against the death benefit. Net payment to the client is for the full acceleration amount, less any administrative charges. The remaining death benefit is reduced by the acceleration amount plus an interest rate applied annually. Cash value will be reduced on either a pro-rata or dollar for dollar basis.  <a href="#">Please see the Inherent Chronic Illness Rider Details Resource for Additional Details</a>
Chronic Illness Riders Premium Charge	Accelerated Benefit Rider filed under IRC Section 101 (g) . Rider is elected at policy issue and has an explicit premium charge. Benefits are paid via a reduction of the death benefit. Net payment to the client is reduced by any applicable administrative charge. Death benefit is reduced on a dollar for dollar basis. Cash value will be reduced on either a pro-rata or dollar for dollar basis.  <a href="#">Please see the Premium Charge Chronic Illness Rider Details Resource for Additional Details</a>
Long-Term Care Riders	Accelerated Benefit Rider filed under IRC Section 7702(b) . Rider is elected at policy issue and has an explicit premium charge. Benefits are paid via a reduction of the death benefit. Net payment to the client is reduced by any applicable administrative charge. Death benefit is reduced on a dollar for dollar basis. Cash value will be reduced on either a pro-rata or dollar for dollar basis.  <a href="#">Please see the Long-Term Care Rider Details Resource for Additional Details</a>

## AVAILABLE RIDER TYPES BY CARRIER

Carrier	AIG	Equitable	F&G Life	Foresters	Global Atlantic	John Hancock	Lincoln Financial	Mutual of Omaha	Nationwide	New York Life
CI - Inherent - Discount			X	X			X	X	X	
CI - Inherent - Lien					X					
CI - Premium Charge	X						X			X
Long-Term Care Rider		X				X	X	X	X	

Carrier	North American	Principal	Protective Life	Prudential	Sagicor	Securian Financial	Symetra	Transamerica	Zurich	
CI - Inherent - Discount	X	X			X	X		X	X	
CI - Inherent - Lien							X			
CI - Premium Charge			X	X		X	X			
Long-Term Care Rider								X		

## LONG-TERM CARE AND CHRONIC ILLNESS ACCELERATED BENEFIT RIDERS GLOSSARY

Term	Definition
Benefit Type: Indemnity	Once a claim is approved by the carrier, no monthly bills or receipts will need to be submitted, and up to the full monthly LTC benefit will be paid directly to the policy owner.
Benefit Type: Reimbursement	Once a claim is approved by the carrier, only documented, qualified incurred expenses are paid, up to the stated monthly maximum policy benefit.
Benefit Amount	Benefit Amount calculations vary by rider type and carrier. Generally, riders with an associated premium charge will pay a percentage of the face amount from 1% to 4% (elected at policy issue) on a monthly basis until benefits are exhausted. Inherent riders will pay a percentage of the face amount on an annual basis, subject to an annual maximum and % of face amount maximum, until benefits are exhausted. Benefits may be subject to the IRS per diem limit which may reduce amounts available to a client on a monthly or annual basis or render some benefit amounts taxable.
Benefit Pool Able to Increase?	Some products allow for the pool of benefits to increase as the face amount increases under Death Benefit Option 2 or as a policy hits corridor.
Lien Method	Lien Method: Client receives full acceleration amount. The acceleration creates a loan against the death benefit that accrues interest, further reducing net future death benefit paid to beneficiaries.
Mortality Discount Method	Benefit reduced by an actuarial discount, administrative fee, and any unpaid loans and loan interest.
Qualifications	Requirements for receiving benefits. Varies by rider type. May also vary by carrier for Chronic Illness Riders. Please consult the appropriate ABR Product Resource for additional details.
Residual Death Benefit	A modest amount of coverage reserved for payment to the named beneficiaries upon the insured's death after Accelerated Benefits have been exhausted.

# INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	F&G Life	Foresters	Global Atlantic	Lincoln National
Rider Name	Chronic Illness	Accelerated Death Benefit Rider	Accelerated Access Rider	LifeAssure Accelerated Benefit Rider
Type of Rider	CI	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 0 - 75	Minimum for product up to 75	Ages 18 - 75 CA: Ages 18 - 64	Ages 20 - 80
Eligible Underwriting Classes	Available through Table 4	Standard rate classes or better	Available through Table 4	Available through Table D
Separate Underwriting for Rider	No	No	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Up to 25% of death benefit annually. Maximum lifetime limit is the lesser of 100% death benefit or \$1,000,000. Cannot exceed IRS Per Diem Limit. Minimum \$25,000	Up to 24% of face amount in any 12-month period (95% in CA only)	Chronic Illness: The lesser of 2% of the eligible face amount or the IRS Per Diem limit.  Critical Illness: *The lesser of 50% of the death benefit or \$50,000 for the Lifetime Builder Elite & Lifetime Foundation Elite *The lesser of 50% of the death benefit or \$75,000 for the Global Accumulator	Minimum annual benefit: lesser of 1) \$50,000; 2) 5% of original benefit amount after discounting; 3) balance of remaining benefit amount after discounting. Maximum annual benefit: lesser of 1) annual IRS Per Diem 2) 25% of original benefit amount after discounting; 3) balance of remaining benefit amount after discounting. Lifetime maximum benefit ages 20 - 69: \$1,500,000; ages 70 - 80: \$1,000,000
Benefit Pool Able to Increase?	Yes	No	Yes	No
Premium Charge?	No	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	Yes	No	Yes
Benefit Amount Calculation	Mortality Discount: Benefit reduced by an actuarial discount, administrative fee, and any unpaid loans and loan interest.	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Lien Method: Client receives full acceleration amount. The acceleration creates a loan against the death benefit that accrues interest, further reducing net future death benefit paid to beneficiaries.	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
Qualifications	Cannot complete 2 out of 6 ADLs or severe cognitive impairment within the past 12 months	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.
Benefit Uses	No restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	None	None	90 Days	None
Products Available with Rider	Pathsetter Everlast	Advantage Plus II SMART UL Your Term Strong Foundation	Global Accumulator Lifetime Builder Elite Lifetime Foundation Elite	Lincoln WealthPreserve IUL Lincoln LifeGuarantee UL Lincoln WealthAccumulate Lincoln VULOne
Residual Death Benefit	Yes, for portion of death benefit not accelerated	\$1,000 on all products	A fixed amount of death benefit will remain after all available amounts have been accelerated through this rider, subject to terms and conditions of the rider.	None Provided
Premiums when on Claim; Waived or Continued?	Continued for residual policy (no premium for Chronic rider)	Premiums due, and dividends credited, after the effective date of a payment, will be adjusted based upon the reduced face amount	Continue unless they have waiver of premium rider	Continued
Policy Charges when on Claim; Waived or Continue?	Continue for residual policy (no charge for Chronic rider)	Continue at an adjusted amount based on new face amount	Continue unless they have waiver of premium rider	Continued
Available on Term Conversion?	No	Yes	Yes - requires underwriter approval	Yes with full underwriting
States Rider is not approved in	NY, CA	None	NY, MT	CA, NY, VI
Additional Details	Death benefit, account value, and loan value will be reduced by the accelerated ratio.		Not available with the death benefit return of premium rider. No additional cost at issue, but \$150 Claim Processing Fee due at time of claim	Rider must be elected at issue. \$250 administrative fee per benefit payment. Additional underwriting required.

# INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Mutual of Omaha	Nationwide	North American	Principal
Rider Name	Accelerated DB for Chronic Illness	Chronic Illness	Chronic Illness Accelerated Benefit Rider	Chronic Illness Death Benefit Advance Rider
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Same as product	Ages 18 - 65 (18-55 Term)	To age 80	Ages 20 - 75
Eligible Underwriting Classes	All classes	Included up to underwriting Table 3, or flat extra of no more than \$5 per \$1,000	All classes up to Table 4, no flat extras	Available through Table D
Separate Underwriting for Rider	No	No	No	Yes
Benefit Type	Indemnity	Cash Indemnity	Indemnity	Indemnity
Benefit Amount	Maximum cumulative amount that can be accelerated is lesser of \$1,000,000 or 80% of the face amount as of the initial acceleration request.	Lesser of 20% of the specified amount per year or the HIPAA per diem amount on an annual basis. Remaining specified amount after benefit payment with reduction factor applied must equal at least product minimum.	Minimum amount at each election is lesser of 5% of DB on the initial election date or \$50,000. Max amount at each election is lesser of 24% of DB on the initial election date or \$240,000. Lifetime max: \$2,000,000.	Annual Maximum is lesser of 25% of initial eligible amount or the annual IRS Per Diem limit. Lifetime Maximum is lesser of 75% of face amount at initial election or \$2,000,000
Benefit Pool Able to Increase?	No	No	Yes	Yes
Premium Charge?	No	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	Yes	Yes	Yes
Benefit Amount Calculation	Mortality Discount: Benefit payment discounted based on life expectancy and current Moody's Bond Yield rate.	When the rider is exercised, the specified amount will be reduced by the amount of the chronic illness benefit multiplied by a reduction factor. The net result is a reduction in the face amount in excess of the accelerated amount. The chronic illness benefit paid will be reduced to pay due and unpaid premium or charges.	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. No permanent condition requirement.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Calendar Days	90 days	None
Products Available with Rider	AccumUL Answers Term Life Express (Non-ROP only) Income Advantage IUL IUL Express Life Protection Advantage IUL	Nationwide IUL Accumulator II 2020 Nationwide IUL Protector II 2020 Nationwide NLG UL II 2020 Nationwide VUL Accumulator Nationwide VUL Protector Term- 20 & 30 Year Only WholeLife 100	Custom Guarantee Builder Plus IUL Protection Builder IUL Smart Builder IUL ADDVantage Term*	Indexed UL Flex II IUL Accumulation II UL Flex III VUL Income IV Universal Life Provider Edge II
Residual Death Benefit	Max of 80% of initial death benefit can be accelerated, leaving 20%	Product minimum specified amount must remain after acceleration of benefit	5% of DB available when initial election was made or \$10,000.	Greater of 25% of Initial Eligible Amount or \$10,000
Premiums when on Claim; Waived or Continued?	Continued, but adjusted in accordance with the new face amount	Continued	On permanent products - policy charges up to \$1 mil net amount at risk are waived while on claim and lapse checking suspended (premiums may continue if desired). Premiums continue on Term.	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	The chronic illness benefit paid will be reduced to pay due and unpaid premium or charges.	Waived for the first \$1,000,000 of death benefit.	Continued
Available on Term Conversion?	Yes	Yes	Yes if converted within first 5 policy years	Yes - subject to conditions below: CIDBAR is available on the new product being converted to, Insured otherwise qualifies (within the required age range, table 3 or better, \$7.50 flat or less, etc.), Insured doesn't already have two policies with CIDBAR, & Term policy was issued on or after May 1, 2017
States Rider is not approved in	NY	CA, DE, FL, NY, ND, SD	ADDVantage Term: CA	NY
Additional Details	Benefit will be paid as a lump sum.		Withdrawals may not be taken while a Chronic Illness election is in effect. Loans may be taken. Conversions may require additional underwriting to access the rider if the existing policy is less than five years old.	Annual recertification is required; No international benefits available.

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

# INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Sagicor	Sagicor	Securian Financial	Symetra
Rider Name	Chronic Illness Rider for Sage IUL	Chronic Illness Rider for WealthCare	Chronic Illness Access Agreement	Chronic Illness Rider
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	18-85	18-85	Ages 0 - 80	Ages 20 - 85
Eligible Underwriting Classes	All classes	Available through Table 4	Not Underwritten	Automatic on Standard, Standard Plus, Preferred, and Super Preferred
Separate Underwriting for Rider	No	No	Yes	No
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Lesser of \$400,000 or 25% of the death benefit. Paid as a lump sum.	Current DB minus \$25,000; then divided by 48 for 48 monthly payments	Annual Benefit: 25% of the face amount; benefit payment cannot exceed the IRS Per Diem amount multiplied by the number of days in the calendar year.  One chronic illness benefit payment will be made in any 12 month period measured from the date of the most recent chronic illness benefit payment.	Minimum benefit: 50% of policy death benefit. Maximum benefit: Lesser of 50% of death benefit or \$500,000
Benefit Pool Able to Increase?	Yes	Yes	No	No
Premium Charge?	No	No	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	No	Yes	Yes
Benefit Amount Calculation	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	As illustrated	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Lien Method: Client receives full acceleration amount. The acceleration creates a loan against the death benefit that accrues interest, further reducing net future death benefit paid to beneficiaries.
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	60 Days	90 Days	90 Days	90 Days
Products Available with Rider	Sage IUL Sage Whole Life	WealthCare	Eclipse Accumulator Eclipse Protector II Value Protection IUL	Accumulator IUL CAUL Protector IUL
Residual Death Benefit	Benefit capped at lesser of \$400K or 25% of death benefit paid as a lump sum. The remaining death benefit is paid to beneficiaries upon death.	\$25,000	None Provided	\$5,000 on all policies
Premiums when on Claim; Waived or Continued?	Continued	N/A	No, premiums are not required so long as there is sufficient cash value to support the contract. Not Lapse protected.	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	Continued, but WealthCare is guaranteed not to lapse.	There is no charge for this agreement, if there is sufficient cash value to support the contract. Not Lapse protected.	Continued
Available on Term Conversion?	Yes	No	Yes	Yes, if Standard or better
States Rider is not approved in	AK, CA, CT, DE, ME, MT, NY, VT	AK, CA, CT, DE, ME, MT, NY, VT	CA	NY
Additional Details			No charge. Recertification required at least annually.	Acceleration can be taken monthly or on an annualized basis. Recertification is required annually. No additional underwriting required.

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

# INHERENT CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Transamerica	Zurich
Rider Name	Living Benefits	
Type of Rider	Inherent Chronic Illness	Inherent Chronic Illness
LTC License Required?	No	No
Issue Ages	Same as product	Same as product
Eligible Underwriting Classes	Same as product	Same as product
Separate Underwriting for Rider	No	No
Benefit Type	Indemnity	Indemnity
Benefit Amount	Up to 24% of face amount annually. Lifetime maximum: Lesser of 90% of face amount or \$1,500,000	The benefit may be up to the lesser of \$500,000 or 25% of the available Death Benefit per year, up to a lifetime maximum of \$2,000,000.
Benefit Pool Able to Increase?	No	No
Premium Charge?	No	No
CI Benefit or Face Amount Adjusted at Claim?	Yes	Yes
Benefit Amount Calculation	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.	Mortality Discount: Benefit payment discounted based on age, life expectancy, gender, future premiums, interest rates and future dividends/interest crediting.
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent	Unable to perform at least two of the six Activities of Daily Living without substantial assistance from another person, or requiring substantial supervision due to permanent Severe Cognitive impairment.
Benefit Uses	No Restrictions (some exclusions may apply)	No Restrictions (some exclusions may apply)
Elimination Period	90 Days	90 Days
Products Available with Rider	Trendsetter LB	Select Index UL Wealth Builder IUL
Residual Death Benefit	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Waived
Policy Charges when on Claim; Waived or Continue?	Continued	Continued
Available on Term Conversion?	N/A	Yes
States Rider is not approved in	CT, GU, PR	CA, NY
Additional Details	Benefit is built into product. Policy must be in force 30 days before Critical benefit can be used. Policy must be in-force for 2 yrs. before Chronic benefit can be used. Recertification required	Benefit will be paid as a lump sum

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

# PREMIUM CHARGE CHRONIC ILLNESS RIDER DETAILS

Carrier Name	AIG	AIG	Lincoln National	New York Life
Rider Name	Accelerated Access Rider: QOL	Accelerated Access Rider	LifeEnhance Accelerated Benefit Rider	Chronic Care Rider
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 18 - 80	Ages 18 - 80	Ages 20 - 69: \$5,000,000 Maximum Face Ages 70 - 80: \$2,000,000 Maximum Face	Ages 18 - 70
Eligible Underwriting Classes	Available through table D	Available through table D	Available through Table D	Available through Table 4, flat extras up to \$3.60 per thousand
Separate Underwriting for Rider	None	None	Yes	No
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum is 50% of death benefit. Maximum is 100% of death benefit up to \$3,000,000 Choice of 2%, 4% or per diem (2% & 4% in CA).	Minimum is 50% of death benefit. Maximum is 100% of death benefit up to \$3,000,000 Choice of 2%, 4% or per diem (2% & 4% in CA).	Up to 100% of gross death benefit with payment option of: 1. Monthly increments of the lesser of 2% of gross death benefit or IRS Per Diem x's days in month. 2. One-time lump sum, discounted for mortality and interest.	Minimum: \$100,000 Face/\$90,000 Benefit Pool/\$900 Monthly Benefit Maximum: \$1,000,000 per insured/\$10,200 Monthly (IRS Per Diem limit) Policy owner must elect a benefit payout limit of 25 months (4% benefit), 50 months (2% benefit), or 100 months (1% benefit)
Benefit Pool Able to Increase?	Yes	Yes	No	No
Premium Charge?	Yes	Yes	Yes	Yes
Benefit Amount Adjusted at Claim?	No	No	Monthly Benefit: No Lump Sum Single Pay Benefit: Yes	No
Benefit Amount Calculation	As illustrated	As illustrated	One time lump sum option: Discounted Acceleration Monthly Option: Not discounted	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition must be deemed to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not have to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	90 Days	None	90 Days
Products Available with Rider	QoL Guarantee Plus GUL II QoL Max Accumulator+ II QoL Value+ Protector II	Secure Lifetime GUL 3 Value+ Protector II Max Accumulator+ II	Lincoln AssetEdge Exec VUL Lincoln AssetEdge VUL Lincoln LifeGuarantee UL Lincoln WealthPreserve IUL Lincoln VUL One Lincoln WealthAccumulate	Custom UL Guarantee Custom Whole Life UL Whole Life
Residual Death Benefit	Can be specified at policy issue	Can be specified at policy issue	None Provided	\$10,000 on all policies
Premiums when on Claim; Waived or Continued?	Waived	Waived	Waived	Waived
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	Surrender charges waived and rider charges will stop. Monthly deductions will continue.	Waived
Available on Term Conversion?	Yes	Yes	Yes with full underwriting	Yes, but the policy owner must complete the Supplemental CCR Application
States Rider is not approved in	NY	None	LEABR rider is available in the states where the CCABR is not- AZ, CA, CT, DC, DE, FL, GU, IN, MP, MT, ND, NJ, NY, SD, VI	Not available on UL and Custom UL Guarantee in California
Additional Details	COI charge rather than adjusted at claim. When the AAS is on a base policy with option B, the death benefit will increase until a maximum of \$3,000,000. When you select a % of the Death Benefit less than 100% the monthly deductions for the base policy and riders will be suspended.	COI charge rather than adjusted at claim. When the AAS is on a base policy with option B, the death benefit will increase until a maximum of \$3,000,000. When you select a % of the Death Benefit less than 100% the monthly deductions for the base policy and riders will be suspended.	Additional charge. Once benefit payments begin, policy won't lapse as long as rider is in-force. Recertification is required every 12 months.	

# PREMIUM CHARGE CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Protective Life	Prudential	Prudential	Securian Financial
Rider Name	ExtendCare Rider	BenefitAccess Rider 2017	BenefitAccess Rider	Accelerated Death Benefit - Chronic Illness Agreement (101g)
Type of Rider	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness
LTC License Required?	No	No	No	No
Issue Ages	Ages 20 - 80	Ages 20 - 80	Ages 20 - 80	Ages 20 - 80
Eligible Underwriting Classes	Available through Table 4	Available through Table 4	Available through Table 4	Available up to Table D
Separate Underwriting for Rider	Yes	Yes	Yes	Yes
Benefit Type	Indemnity	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum monthly benefit: \$3,000 Maximum monthly benefit: 5% of face amount up to \$12,000	Choice of 2% or 4% of the death benefit (elected at issue), not to exceed: 1) IRS Per Diem limit at time of claim; 2) IRS Per Diem limit at time of policy issue, compounded annually at 4%. The 4% option available on policies with face amount of \$500,000 or less. Maximum lifetime benefit \$5,000,000	Choice of 2% or 4% of the death benefit (elected at issue), not to exceed: 1) IRS Per Diem limit at time of claim; 2) IRS Per Diem limit at time of policy issue, compounded annually at 4%. The 4% option available on policies with face amount of \$500K or less. Maximum lifetime benefit \$5MM.	Monthly benefit: lesser of 2% or 4% of LTC specified amount not to exceed the IRS Per Diem monthly maximum. Chronic Illness Agreement total must be between 10% and 100% of face amount to max of \$5,000,000
Benefit Pool Able to Increase?	Yes, when death benefit is in corridor	Yes	Yes	No
Premium Charge?	Yes	Yes	Yes	Yes
Benefit Amount Adjusted at Claim?	No	Yes	Yes	No
Benefit Amount Calculation	As illustrated	As illustrated	As illustrated	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's or severe cognitive impairment. Condition must be expected to last at least 90 days.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions	No Restrictions	No Restrictions
Elimination Period	90 Days	NONE: For those certified as chronically ill and not expected to recover. 90 Calendar Days: For those certified as chronically ill, but expected to recover.	None	90 Days
Products Available with Rider	Lifetime Assurance UL Advantage Choice UL Indexed Choice UL Strategic Objectives II VUL ProClassic II UL	PrULife Founders Plus VUL Protector PrULife Index Advantage UL PrULife Survivorship IUL	PrULife Custom Premier II PrULife Indexed Advantage UL PrULife Essential UL	Eclipse Accumulator Eclipse Protector II Premier VUL VUL Defender
Residual Death Benefit	None	None Provided	None Provided	None Provided
Premiums when on Claim; Waived or Continued?	Waived	Waived; after 25 months of being on claim, premiums will continued to be waived even if off claim.	Waived; after 25 months of being on claim, premiums will continued to be waived even if off claim.	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.
Policy Charges when on Claim; Waived or Continue?	Waived	Waived	Waived	Only CI Rider Charges are waived. Policy is "lapse protected" while insured is on claim. If client recovers, premiums may need to resume.
Available on Term Conversion?	Only with new underwriting	Yes within first 5 years with limited underwriting. After first 5 years, full underwriting is required.	Yes within first 5 years with limited underwriting. After first 5 years, full underwriting is required.	Yes, if the client has the Chronic Illness Conversion Agreement (CICA) on the term policy they can select an amount to convert. Converted CICA amount can not exceed the life insurance amount converted. If they do not have the CICA, they can add upon conversion but the client will have to go through additional underwriting for the morbidity.
States Rider is not approved in	CA	CA	NY	CA
Additional Details	Additional charge. Payments can be monthly or lump sum.	Additional charge. Not available to non-US residents. After 25 months of benefits all charges are waived.	Additional charge. Not available to non-US residents. After 25 months of benefits all charges are waived.	Additional charge. Recertification required at least annually.

## PREMIUM CHARGE CHRONIC ILLNESS RIDER DETAILS

Carrier Name	Symetra
Rider Name	Chronic Illness Plus Rider
Type of Rider	Chronic Illness
LTC License Required?	No
Issue Ages	Ages 20 - 80
Eligible Underwriting Classes	Available through Table 4. No flat extras greater than \$5/\$1,000. No combination of table rating and flat extra.
Separate Underwriting for Rider	Yes
Benefit Type	Indemnity
Benefit Amount	The monthly benefit is 2% of the policy death benefit, capped at the IRS Per Diem limit times 30. Up to 100% of the policy death benefit.
Benefit Pool Able to Increase?	No
Premium Charge?	Yes
Benefit Amount Adjusted at Claim?	No
Benefit Amount Calculation	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions
Elimination Period	90 Days
Products Available with Rider	Accumulator IUL CAUL Protector IUL
Residual Death Benefit	\$5,000 on all policies
Premiums when on Claim; Waived or Continued?	Waived
Policy Charges when on Claim; Waived or Continue?	Waived
Available on Term Conversion?	Yes, if Standard or better
States Rider is not approved in	CA, NY
Additional Details	Acceleration can be taken monthly or on an annualized basis. Recertification is required annually. Additional underwriting required.

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.



# LONG-TERM CARE RIDER DETAILS

Carrier Name	Equitable	Equitable	John Hancock	Lincoln National
Rider Name	LTC Services Rider	LTC Services Rider 2020	LTC Rider	Care Coverage
Type of Rider	Long Term Care	Long Term Care	Long Term Care	Long Term Care
LTC License Required?	Yes	Yes	Yes	Yes
Issue Ages	Ages 20 - 75	Ages 20 - 75	Ages 20 - 75	Ages 20 - 80
Eligible Underwriting Classes	Up to Table 4, no permanent or temporary flat extra premiums	Up to Table 4, no permanent or temporary flat extra premiums	Not available if rated higher than 200% or issued with a flat extra.	Available through Table D
Separate Underwriting for Rider	Yes	Yes	Yes	Yes
Benefit Type	Indemnity	Indemnity	Reimbursement	Reimbursement
Benefit Amount	Monthly benefit: 1%, or 2% ages 20-75, 3% ages 20 - 70 Acceleration % DBO A: 20%-100%, DBO B: 100% Maximum monthly benefit of \$50,000 per insured	Monthly benefit: 1%, or 2% ages 20-75, 3% ages 20 - 70 Acceleration % DBO A: 20%-100%, DBO B: 100% Maximum monthly benefit of \$50,000 per insured	1%, 2%, or 4% monthly acceleration. Max monthly benefit: \$50,000 Maximum policy face: \$5,000,000 (depending on monthly acceleration %).	Maximum percentage of the initial LTC Specified amount available for acceleration each month. 2% or 4% payout options. Elected at issue and cannot change. 2% maximum monthly benefit percentage: \$2,500,000 4% maximum monthly benefit percentage: \$1,250,000
Benefit Pool Able to Increase?	Yes	Yes With Level and Increasing Death Benefits	2005 Version of LTC Rider Only (Available in CA)	No
Premium Charge?	Yes	Yes	Yes	Yes
Benefit Amount Adjusted at Claim?	No	No	No	No
Benefit Amount Calculation	As illustrated	As illustrated	As illustrated	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform at least 2 of 6 ADLs for a period of at least 90 days and as a result of a loss of functional capacity or requires substantial supervision to protect the insured from threats to health and safety caused by severe coverage impairment.
Benefit Uses	No Restrictions	No Restrictions	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home	Qualified LTC expenses
Elimination Period	90 Days	Temporary Condition - 90 Days Permanent Condition - 0 Days	90 Day Calendar (varies by state)	90 service day elimination period within a 730-day period. Only needs to be satisfied once during the life of the policy
Products Available with Rider	BrightLife® Grow VUL Legacy VUL Optimizer (LTC SR available on VUL where LTC SR 2020 is not approved)	VUL Legacy VUL Optimizer (in states where approved)	All single life permanent products	Lincoln AssetEdge VUL Lincoln AssetEdge Exec VUL Lincoln LifeGuarantee UL Lincoln VUL One* Lincoln WealthAccumulate Lincoln WealthPreserve
Residual Death Benefit	None Provided	None Provided	None provided	None Provided
Premiums when on Claim; Waived or Continued?	Waived: Base policy charges are deducted from cash value unless charges were previously waived by the Waiver Rider	Waived: Base policy charges are deducted from cash value unless charges were previously waived by the Waiver Rider	Continued	Policy will not lapse while on claim, but if benefit payments stop they must pay the premiums needed to keep the policy in-force (meaning catch up premiums may be necessary)
Policy Charges when on Claim; Waived or Continue?	Waived: Base policy charges are deducted from cash value unless charges are previously waived by the Waiver Rider	Waived: Base policy charges are deducted from cash value unless charges are previously waived by the Waiver Rider	Continued	While benefits are being paid, CCABR charges will be waived. Monthly deductions will continue and benefits payments will ration down the specific amount used to determine charges.
Available on Term Conversion?	Yes- first 5 years with limited underwriting. Normal underwriting thereafter	Yes- first 5 years with limited underwriting. Normal underwriting thereafter	Yes	Yes with full underwriting
States Rider is not approved in	None	CA, NY	PR	CA, GU, MP, MT, NY, VI, WA
Additional Details	Additional cost for the rider. Dollar for dollar reduction when benefits are paid is called "Accumulation Benefit Lien". The monthly rider charge is calculated by applying the monthly LTCS COI rate to the Long Term Care Net amount at Risk.	Additional cost for the rider. Dollar for dollar reduction when benefits are paid is called "Accumulation Benefit Lien". The monthly rider charge is calculated by applying the monthly LTCS COI rate to the Long Term Care Net amount at Risk.	Recertification required every 12 months.	Recertification is required every 12 months

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# LONG-TERM CARE RIDER DETAILS

Carrier Name	Lincoln National	Mass Mutual	Mutual of Omaha	Nationwide
Rider Name	Long Term Care Rider	LTC Access Rider (NY Version)	LTC Rider	LTC Rider
Type of Rider	Long Term Care	Long Term Care	Long Term Care	Long Term Care
LTC License Required?	Yes	No	Yes	Yes
Issue Ages	Ages 20 - 80	Ages 18 - 79	30 - 79	Ages 21 - 80
Eligible Underwriting Classes	Available through Table 4. No flat extras greater than \$5/\$1,000.	Standard Non-Tobacco and Standard Tobacco	Available through Table 4, no flat extras	Available through Table 5, no flat extras
Separate Underwriting for Rider	Yes	-	Yes	Yes
Benefit Type	Reimbursement	Reimbursement	Reimbursement	Indemnity
Benefit Amount	The LTC benefit cap per insured is the total LTC benefit an insured is able to elect. It varies by the Maximum Monthly LTC Benefit Percentage, which caps the insured at a Maximum Monthly LTC Benefit Amount of \$50,000: \$2,500,000 for 2% \$1,250,000 for 4%	A selected benefit period is elected at time of application. Choices include 2, 3, 4, 5, 6 or 10 years. The selected benefit period, along with the base benefit pool, is used to determine the initial maximum monthly benefit.	Monthly benefit: 1%, 2%, or 4% of face amount (elected at issue) Minimum: \$150,000 for 1% option; \$100,000 for 2% and 4% option Maximum: \$2,000,000 for 1% and 2% option; \$1,250,000 for 4% option	Monthly benefit: 2% monthly maximum acceleration chosen at issue. Maximum monthly benefit is lesser of elected monthly benefit percentage or 1X IRS Per Diem limit.
Benefit Pool Able to Increase?	Yes	No	No	No
Premium Charge?	Yes	Yes	Yes	Yes
Benefit Amount Adjusted at Claim?	No	Yes; PUA may increase benefit amount	No	No
Benefit Amount Calculation	As illustrated	LTC Benefit Pool + any inflation + any dividends "Paid-Up Additions"	As illustrated	As illustrated
Qualifications	Unable to perform at least 2 of 6 ADLs for a period of at least 90 days and as a result of a loss of functional capacity or requires substantial supervision to protect the insured from threats to health and safety caused by severe coverage impairment	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition expected to be permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home (see policy for full list)	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home	No Restrictions
Elimination Period	0 Days	90 days. In NY only, benefits will be paid for covered services received from the beginning of the waiting period.	90 Days	90 Days
Products Available with Rider	VULOne 2019 AssetEdge VUL	All Legacy Whole Life Policies	Income Advantage IUL Life Protection Advantage IUL	Nationwide IUL Accumulator II 2020 Nationwide IUL Protector II 2020 Nationwide NLG UL II 2020
Residual Death Benefit	None Provided	Greater of \$25K or 10% of the base policy face amount	Dependent on percentage of initial face amount elected for LTC benefit and how much benefit was used.	10% of original policy death benefit
Premiums when on Claim; Waived or Continued?	Policy will not lapse while on claim, but if benefit payments stop they must pay the premiums needed to keep the policy in-force (meaning catch up premiums may be necessary)	Yes, if Waiver of Premium Rider is selected at issue	Continued	Continued
Policy Charges when on Claim; Waived or Continue?	Continued	Continued	LTC Rider costs are waived while on claim.	Upon meeting the requirements for long-term care benefits, the LTC rider charge will be waived. If the cash value in the policy is insufficient to cover monthly deductions while the client is receiving LTC rider benefits, monthly deductions will be waived and the policy is guaranteed not to lapse.
Available on Term Conversion?	Yes with Full Underwriting	No	Yes	Yes
States Rider is not approved in	CA, DC, GU, MP, MT, NY, VI, WA	Only available in NY	CA, NY, VI	Only available in NY
Additional Details		The NY version of the LTCR is not long term care insurance under NY State Law. The NY version cannot be marketed to prospects as long term care insurance. The rider should be sold as death benefit acceleration option for long term care services.	If client does not qualify for the LTC Rider, the policy will be automatically issued with the Chronic Illness Rider.	Nationwide Care Guide Network: LTC referral service. Recertification required at least annually.

# LONG-TERM CARE RIDER DETAILS

Carrier Name	Nationwide	Transamerica
Rider Name	LTC Rider II	LTC Rider
Type of Rider	Long Term Care	Long Term Care
LTC License Required?	Yes	Yes
Issue Ages	Ages 21 - 80	Ages 18 - 75
Eligible Underwriting Classes	Available through Table 5, no flat extras	Available through Table D
Separate Underwriting for Rider	Yes	Yes
Benefit Type	Indemnity	Indemnity
Benefit Amount	Monthly benefit: 2%, 3%, or 4% monthly maximum acceleration chosen at issue. Maximum monthly benefit is lesser of elected monthly benefit percentage or 2X IRS Per Diem limit.	Monthly benefit: Lesser of 2% of death benefit or IRS Per Diem limit. Lifetime maximum: \$1,000,000
Benefit Pool Able to Increase?	No	Yes
Premium Charge?	Yes	Yes
Benefit Amount Adjusted at Claim?	No	No
Benefit Amount Calculation	As illustrated	As illustrated
Qualifications	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.	Unable to perform 2 of 6 ADL's, needs "substantial supervision" due to cognitive impairment. Condition does not need to be deemed permanent.
Benefit Uses	No Restrictions	No Restrictions (some exclusions may apply)
Elimination Period	90 Days	90 Days
Products Available with Rider	Nationwide IUL Accumulator II 2020 Nationwide IUL Protector II 2020 Nationwide NLG UL II 2020 Nationwide SIUL 2020 Nationwide VUL Accumulator Nationwide VUL Protector	Financial Foundation IUL (FFIUL)
Residual Death Benefit	10% of original policy death benefit	Lesser of \$10,000 or 10% of lowest face amount base policy less any outstanding loans
Premiums when on Claim; Waived or Continued?	Continued	Waived. RAP (Required Annual Premium) must be paid through 5 years.
Policy Charges when on Claim; Waived or Continue?	Upon meeting the requirements for long-term care benefits, the LTC rider charge will be waived. If the cash value in the policy is insufficient to cover monthly deductions while the client is receiving LTC rider benefits, monthly deductions will be waived and the policy is guaranteed not to lapse.	Continued
Available on Term Conversion?	Yes	Yes, within the first 5 years on fully underwritten policies
States Rider is not approved in	NY	CA, NH, NY
Additional Details	Nationwide Care Guide Network: LTC referral service. Recertification required at least annually.	Additional charge. LTC rider charges are guaranteed not to increase; will remain level for life of policy. Recertification required.

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