

LONG-TERM CARE RIDER DETAILS

Carrier Name	Equitable	Equitable	John Hancock	Lincoln National	Lincoln National
Rider Name	LTC Services Rider	LTC Services Rider 2020	LTC Rider	Care Coverage	Long Term Care Rider
Type of Rider	Long Term Care	Long Term Care	Long Term Care	Long Term Care	Long Term Care
LTC License Required?	Yes	Yes	Yes	Yes	Yes
Issue Ages	Ages 20 - 75	Ages 20 - 75	Ages 20 - 75	Ages 20 - 80	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	Available through Table 4. No flat extras greater than \$5/\$1,000.
Separate Underwriting for Rider	Yes	Yes	Yes	Yes	Yes
Benefit Type	Indemnity	Indemnity	Reimbursement	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	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%
Benefit Pool Able to Increase?	Yes	Yes With Level and Increasing Death Benefits	2005 Version of LTC Rider Only (Available in CA)	No	Yes
Premium Charge?	Yes	Yes	Yes	Yes	Yes
Benefit Amount Adjusted at Claim?	No	No	No	No	No
Benefit Amount Calculation	As illustrated	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.	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	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home (see policy for full list)
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	0 Days
Products Available with Rider	BrightLife® Grow VUL Legacy VUL Optimizer (LTCSR available on VUL where LTCSR 2020 is not approved)	VUL Legacy VUL Optimizer (in states where approved)	All single life permanent products	Lincoln AssetEdge VUL Lincoln VUL One* Lincoln WealthAccumulate Lincoln WealthPreserve	VULOne 2021 AssetEdge VUL 2020
Residual Death Benefit	None Provided	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 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 dedications will continue and benefits payments will ratchet down the specific amount used to determine charges.	Continued
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	Yes with Full Underwriting
States Rider is not approved in	None	CA, NY	PR	CA, GU, MT, NY, VI	CA, GU, MT, NY, VI
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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Carrier Name	Mass Mutual	Mutual of Omaha	Nationwide	Nationwide	Transamerica
Rider Name	Long-Term Care Access Rider	LTC Rider	LTC Rider	LTC Rider II	LTC Rider
Type of Rider	Long Term Care	Long Term Care	Long Term Care	Long Term Care	Long Term Care
LTC License Required?	Yes	Yes	Yes	Yes	Yes
Issue Ages	18-79	30 - 79	Ages 21 - 80	Ages 21 - 80 (age 75 max on SIUL)	Ages 18 - 75
Eligible Underwriting Classes	All classes	Available through Table 4, no flat extras	Available through Table 5, no flat extras	Available through Table 5, no flat extras	Available through Table D
Separate Underwriting for Rider	Yes	Yes	Yes	Yes	Yes
Benefit Type	Reimbursement	Reimbursement	Indemnity	Indemnity	Indemnity
Benefit Amount	Minimum of \$3,000 per month; Maximum of \$30,000 per month 2, 3, 4, 5, 6, or 10 year benefit period	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.	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?	Yes - Paid Up Additions may be elected to increase the benefit pool	No	No	No	Yes
Premium Charge?	Yes	Yes	Yes	Yes	Yes
Benefit Amount Adjusted at Claim?	No - Dollar for Dollar	No	No	No	No
Benefit Amount Calculation	Elected at Issue along with Maximum Monthly Benefit	As illustrated	As illustrated	As illustrated	As illustrated
Qualifications	Unable to Perform 2 of 6 ADL's or Severe 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.	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.
Benefit Uses	The LTCR provides benefits for certain long term care services that are part of a Plan of Care prescribed by a licensed health care practitioner. These are services that are necessary for the care and treatment of a chronically ill individual and include facility, home, and community-based care. The insured will be covered for skilled, intermediate or custodial care in the setting of his or her choice: at home, in an assisted living facility (residential care facility in CA), nursing facility, adult day care center, or a hospice facility. The rider does not provide coverage for services received outside the U.S.	Home Health Care, Hospice, Assisted Living Facility, Adult Day Care, Nursing Home	No Restrictions	No Restrictions	No Restrictions (some exclusions may apply)
Elimination Period	90 Days	90 Days	90 Days	90 Days	90 Days
Products Available with Rider	MassMutual Whole Life 10 MassMutual Whole Life 12 MassMutual Whole Life 15 MassMutual Whole Life 20 MassMutual Whole Life 65 MassMutual Whole Life 100 MassMutual Whole Life HECV	Income Advantage IUL Life Protection Advantage IUL	IUL Protector IUL Accumulator Nationwide NLG UL II 2020	Nationwide IUL Accumulator II 2020 Nationwide IUL Protector II 2020 Nationwide NLG UL II 2020 Nationwide SIUL 2020 - max issue age 75 on rider Nationwide VUL Accumulator Nationwide VUL Protector	Financial Foundation IUL (FFIUL)
Residual Death Benefit	Greater of 10% of Initial DB or \$25,000	Dependent on percentage of initial face amount elected for LTC benefit and how much benefit was used.	N/A	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?	Portion of the premium associated with DB that has been accelerated is waived.	Continued	Continued	Continued	Waived. RAP (Required Annual Premium) must be paid through 5 years.
Policy Charges when on Claim; Waived or Continue?	N/A - see Premiums above	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.	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?	With additional UW for Rider	Yes	Yes	Yes	Yes, within the first 5 years on fully underwritten policies
States Rider is not approved in	Approved in all states	CA, NY, VI	Only available in NY	NY	CA, NH, NY
Additional Details	Care Coordination 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.	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.

Updated 10/23/23

For informational purposes only. Not Binding. Please consult carrier documentation for additional details.