

Carrier Name	LINCOLN FINANCIAL GROUP	BRIGHTHOUSE	NATIONWIDE
Product Name	Money Guard III	Brighthouse SmartCare®	CareMatters® II
Type	Universal Life	Indexed Universal Life with Long-Term Care	Universal Life
AM Best Rating	A+	A	A+
Issue Ages	40-80	40-75	30-70
Minimum Face Amount	\$50,000 Face Amount	\$50,000 Face Amount	\$60,000 Face amount; Minimum of \$50,000 premium; Minimum LTC benefit of \$2,500
Maximum Face Amount	\$500,000	\$1,000,000	\$500,000
Payment Options	1- pay or flexible premiums available to be paid up to the greater of 10yrs or age 70.	Premiums can be paid over one to five years, annual mode only. Minimum Premium: \$50,000 (divided by the premium paying period)	1, 5, or 10 Pay, To age 65, To age 100
Premium Bonus	NO	NO	NO
Return of Premium	2 options- 70% or 100% after 10th year	NO	YES, after 5th year
Death Benefit Guarantee	To Age 121	To Age 121	To Age 121
Withdrawals	YES	NO	YES
Loans	YES	YES	YES
Rate Classification	Married and Standard	Nonsmoker, Nonsmoker with Couples Discount, Smoker, and Smoker with Couples Discount	Table 4 to Standard
Average Turnaround	30 Days	Initial Decision within 24 hours of completed requirements	3-7 Days
Non-Medically UW	YES	YES	Table 4 to Standard
Terminal Illness	YES	YES	YES
Critical Illness	NO	NO	YES
Payout Type	Reimbursement	Indemnity	Indemnity
Street Comp	7%	7%	7.5% for single pay. Payouts vary for flexible premiums.
Chronic Illness/LTC Qualifier	2 of 6 ADLs or Cognitive Impairment	2 of 6 ADLs or Cognitive Impairment	2 of 6 ADLs or Cognitive Impairment
Elim Period	0	90-Day Elim	90-Day Elim
App	Shortened Paper App	Simplified electronic application with reflexive questioning	Paper App
Electronic App	YES	YES	Yes, e-app thru the carrier's software
Phone Interview	YES	Ages 40-65 NO; Ages 66-75 Cognitive Screening	YES
Blood Urine	NO	NO	NO
Accelerated Death Benefit/ LTC Benefit	Monthly, Based on # of Months at Issue	Guaranteed long-term care (LTC) protection with monthly benefit payments – no receipts required	Monthly, Based on of # Months at Issue
Commission Chargeback Rules	Months 1-12 100%, Months 13-24 50%, Months 25 plus 0%	Months 0-6 100%, Months 7-12 50%	Months 0-6 100%, then is reduced by 5% per month through month 23; month 24 is reduced by 10%. After month 24, 0%
Survivor Version	NO	NO	NO
Qualified Money Options	NO	NO	NO

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Source: Insurance company marketing materials for each product. Competitor information is obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed. If there are questions regarding this information, please contact a representative from the applicable company. This data is for informational purposes, and is not intended as a solicitation or recommendation of any insurance product. All expressed information or opinions are subject to change without notice. Insurance company names are strictly used for comparison purposes.

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Carrier Name	Securian/Minnesota Life	LAFAYETTE	ONEAMERICA STATE LIFE
Product Name	SecureCare	Liberty 15	Asset Care
Type	Universal Life	Par Whole Life	Whole Life
AM Best Rating	A+	A+	A+
Issue Ages	40-75	0-85	35-80
Minimum Face Amount	\$50,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount
Maximum Face Amount	\$500,000-\$750,000 Face Amount	\$200,000 Premium	\$1,000,000 Face Amount
Payment Options	Payment options at 1, 5, 7, 10, and 15	Single	1, 5, 10, 20 Pay, To age 95
Premium Bonus	NO	NO	NO
Return of Premium	Single-Pay or 5-Pay in yr 6, 7-pay in yr.8, 10-pay in yr. 11 and 15-pay in yr. 16.	NO	YES, with base policy on 1-Pay. NO, on the acceleration of benefits premium or COB
Death Benefit Guarantee	To Age 121	To Age 121	To Age 121
Withdrawals	YES	YES	YES
Loans	YES	YES	YES
Rate Classification	Non-Tobacco and Tobacco; Non-Tobacco Couples and Tobacco Couples	Super Preferred - Standard	Table 4 to Standard
Average Turnaround	3-7 Days	Fully Underwritten	5-10 Days
Non-Medically UW	Table 4 to Standard	NO	Table 4 to Standard
Terminal Illness	YES	YES	YES
Critical Illness	NO	YES	YES
Payout Type	Indemnity	Indemnity	Reimbursement
Street Comp	6.25%	5.1%	8% for single pay. Payouts vary for flexible premiums.
Chronic Illness/LTC Qualifier	2 of 6 ADLs or Cognitive Impairment	Terminal illness, specified medical condition and chronic illness.	2 of 6 ADLs or Cognitive Impairment
Elim Period	90-Day Elim	For chronic illness, 90-Day Elim	90-Day Elim
App	Paper App	Paper App	Paper App
Electronic App	YES, e-App thru iPipeline	YES, e-App thru iPipeline	YES
Phone Interview	YES at Point-of-Sale	NO	YES
Blood Urine	NO	YES	NO
Accelerated Death Benefit/ LTC Benefit	Monthly, Based on of # Months at Issue	Maximum Advance Amount *- Terminal Illness: Net CV + Lesser of \$250,000 or 60% of the difference between DB and Net CV. Specified Medical Condition: Net CV + Lesser of \$25,000 or 10% of the difference between DB and Net CV. Chronic Illness (lump-sum payment): Net CV + Lesser of \$250,000 or 40% of the difference between DB and Net CV. Chronic Illness (periodic payment): Lesser of \$1,000,000 or 50% of DB paid out over 3-10 years. *May be reduced by interest.	Monthly, Based on of # Months at Issue
Commission Chargeback Rules	Months 1-12 100%, Months 13-24 50%	None	Months 1-12 100%, Months 13-24 50%
Survivor Version	NO	NO	YES
Qualified Money Options	NO	NO	YES

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