

Hybrid Annuities Have Their Advantages

We can help you choose the right one for your client

Carrier/Product	Global Atlantic/Forethought Forcare	OneAmerica Annuity Care	OneAmerica Annuity Care II	OneAmerica Indexed Annuity Care
AM Best	A	A+	A+	A+
Policy Type	Fixed Annuity	Fixed Annuity	Fixed Annuity	Fixed Index Annuity
Interest Rate As of May 15, 2023	4.50% under \$200k 5.00% over \$200k	3.75% Long Term Care (LTC) Value 3.25% Accumulated Value	3.30% LTC Value 3.25% Accumulated Value	4.55% Point-to-Point Cap 30.00% Point-to-Point Par 5.05% Monthly Avg. Cap 50.00% Monthly Avg. Par 2.75% Fixed Account
Surrender Schedule	9 Yr.	9 Yr.	9 Yr.	9 Yr.
Rate Classes	Standard Premier	N/A	N/A	N/A
Ownership	Individual Joint	Individual Joint	Individual	Individual Joint
Funding Options	Non-Qualified	Non-Qualified Qualified	Non-Qualified	Non-Qualified Qualified
Payments	Single Pay	Single Pay Base COB Single Pay or Annual Pay	Single Pay	Single Pay Base COB Single Pay or Annual Pay
Issue Ages	50 - 80	50 - 85	40 - 80	40 - 85
Elimination Periods	0 Day: Home Care (HC) 90 Day: Faculty Care (FC)	7 Service Days	90 Service Days	60 Days
Minimum/Maximum Premiums	\$35,000 - \$600,000	\$10,000 - \$500,000	\$10,000 - \$500,000 \$300,000 max w/ inflation	\$50,000 - \$500,000
Max Benefit Periods	72 Months: Single 84 Months: 2x joint 90 Months: 3x Joint	3 Yrs on Base Optional COB Rider* Provides Additional 3 Yrs or Lifetime	LTC AV 24 Months: Single LTC AV 30 Months: Joint 3 Yr. COB Rider*	24 Months: Single 30 Months: Joint
Inflation Protection Options	None or 5%	None or 5%	None or 5%	None, 2%, 3%, 4%, or 5%
Underwriting Requirements	Script Check Phone Interview (70+ Yrs)	MIB Script Check Phone Interview	MIB Script Check Phone Interview	MIB Script Check Phone Interview
e-Application	Yes	Yes	Yes	Yes
Payment Type	Reimbursement	Reimbursement	Reimbursement	Reimbursement
Product Strengths	1 Day Underwriting No Phone Interview (Under Age 70)	Underwriting Older Ages Lifetime Benefits Joint	Underwriting	Underwriting Older Ages Lifetime Benefits Joint

Contact **CBS Brokerage** at **763.450.1870** to learn more about the advantages of hybrid long term care/annuity products.

**Policy riders are available at an additional cost and may not be available for all products. Terms and conditions apply.

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