

# Hybrids Have Their Advantages

We can help you choose the right one for your client.

Carrier/Product	Global Atlantic ForeCare	John Hancock LifeCare	Lincoln MoneyGuard Fixed Advantage	MassMutual CareChoice	Nationwide CareMatters II	Nationwide CareMatters Together	OneAmerica Asset Care	OneAmerica Annuity Care	Securian SecureCare III
AM Best	A	A+	A+	A++	A+	A+	A+	A+	A+
Policy Type	Fixed annuities	Indexed Universal Life	Universal life	Whole life	Fixed premium Universal life	Last survivor universal life	Whole life and Annuity products	Fixed annuities	Whole life
Guaranteed Return of Premium (ROP)	9-year surrender charge schedule	Policy surrender value	70% or 11-yr vesting	Policy surrender value	Vested One-time step-up Minimum refund w/max LTC benefit	Policy surrender value	Full ROP option available with 2-yr acceleration and 2 or 4 year continuation of benefits (COB) rider option	9-year surrender charge schedule	Vested, 75%, or LTC boost
Rate Classes	Premier Standard	Preferred, Standard, and Select non-smoker, Standard Smoker Couples discount	Standard Couples discount	Non-tobacco or tobacco	Non-tobacco: single and couples Tobacco: single and couples	Preferred and Standard, one per- son on the policy must be rated preferred to issue	Preferred non-smoker Standard smoker Tables 5-8	N/A	Non-tobacco: single and couples Tobacco: single and couples
Ownership	Individual Joint	Individual	Individual	Individual	Individual	Joint second-to-die	Individual Joint second-to-die	Individual Joint	Individual
Funding Options	Non-qualified	Non-qualified	Non-qualified	Non-qualified	Non-qualified	Non-qualified	Non-qualified Qualified	Non-qualified Qualified (Annuity Care)	Non-qualified
Payments	Single-pay	Single-pay 5-pay 10-pay 15 pay	Single-pay Flex-pay (Lesser of 10 years or to age 82. Max benefit period is 6 years)	Single-pay 10-pay	Single-pay 5-pay 10-pay Pay to 65 (ages 30-54) Pay to 100 (ages 30-65)	Single-pay 5-pay 10-pay 20-pay (age 65) Pay to 100 (age 65)	Single-pay 5-pay 10-pay 20-pay Pay to age 95	Single-pay COB rider on Annuity Care can be single-pay or annual-pay	Single-pay 5-pay 7-pay 10-pay 15-pay
Issue Ages	50 - 80	30 - 75	40 - 80 (CA and NY 40-79)	35-69 non-smoker 35-65 smoker NY NS: 40-69 NY Tobacco: 40-65	30 - 75 (age last)	30 - 70	35 - 80 59 1/2 - 80 (annuity funding option)	50 - 85 (Annuity Care) 40 - 80 (Annuity Care II)	40 - 75 (age last)
Elimination Periods (EP)	0-day: home care 90-day: facility care	90 calendar days	0-day: home care and facility care	90 calendar days	90 calendar days (Once EP satisfied, benefits for 90 days paid along w/benefits for fourth month)	90 calendar days (Once EP satisfied, benefits for 90 days paid along w/benefits for fourth month)	0-day: cash indemnity for informal care 0-day: home care 90 calendar days: facility care	7 service days (Annuity Care) 90 service days (Annuity Care II)	90 calendar days
Inflation Riders	5% compound	5% compound Fixed Account Indexed Options: Select Capped, High Capped, and Barclay's Managed Volatility	3% compound (2-6 year Benefit Period) 5% (2-5 year Benefit Period)	5% compound	3% simple 3%, 5% compound	3% compound 3% compound for 20 years 5% compound	2%, 3% or 5% compound (COB rider) 20 years or lifetime	3%, 4%, 5% compound (COB rider) (Annuity Care) 5% compound (Annuity Care II)	3% simple or compound 5% simple or compound
Minimums	\$35,000 premium	\$50,000 death benefit	\$50,000 death benefit	\$25,000 deposit (NY \$25,000)	\$60,000 death benefit	\$54,000 death benefit	\$50,000 death benefit	\$10,000 deposit	\$50,000 death benefit
Max Benefit Periods	72 months: single 90 months: joint	6 years	7 years	4 years paid up; additional purchased by dividends generally increase the benefit period	7 years	8 years shared	Unlimited	Unlimited continuation of benefits rider (Annuity Care) 8 years (Annuity Care II)	8 years
Payment Type	Reimbursement	Choice of Indemnity or Reimbursement	Reimbursement	Reimbursement	Indemnity	Indemnity	Reimbursement	Reimbursement	Indemnity

Contact CBS Brokerage at 763.450.1870.

<sup>1</sup>Not available in California or New York. This information reflects the most current data furnished to Tellus by our carriers. Information is subject to change without notice. Any updates received by Tellus will be added on a timely basis. Tellus does not warrant or represent the validity/completeness of this information at all times. This is intended to be a broad view within the industry. Products and programs offered through Tellus are not approved for use in all states. Please note that all carriers and products shown may not be available through your organization's Tellus relationship. Always check your approved product and carrier listing or contact your Tellus Account Manager before proceeding with any new sale.

**For Financial Professional Use Only.** Products and programs offered through Tellus are not approved for use in all states. Not all applicants will qualify for coverage. Policy terms, conditions, and limitations will apply. Tellus does not provide any tax or legal advice. Insurance products are available through Tellus Brokerage Connections, AR License #100103477. Variable insurance material is for broker-dealer or registered representative use only. © 2025 Tellus Brokerage Connections. All Rights Reserved. 04.25 ALL-5856-NP, exp. 12.26

