

ASSET BASED LTC SPREADSHEET

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	Genworth Life	John Hancock	Liberty Mutual	Lincoln Financial								
Ratings	A.M. Best A S&P A	A.M. Best A+ S&P AA+	A.M. Best A S&P A	A.M. Best A+ S&P AA-								
Assets	34.7 Billion	103.9 Billion	10.4 Billion	119.8 Billion								
Product Name	TLC	LifeCare	Estate Maximizer Next Generation	Long-Term Care Annuity								
Commission	All Ages – 8.0%	All Ages – 8.0%	50-80 – 5.5% 81-85 – 2.75%	All Ages – 6.0%								
Issue Ages	18 – 79 NQ	30-75 NQ	0-85 NQ	45-74 NQ								
Minimum Issue	\$50,000 NQ – 2&3 year ARB \$75,000 NQ – 4 year ARB	There has to be enough funds to satisfy a \$50k Death Benefit(NQ Only)	\$15,000 (NQ Funds Only)	\$50,000								
Maximum Issue	*See Below	*\$540k DB	See Below	2x - \$600,000 3x - \$400,000								
Principal Guarantee	**Yes	Yes(1 st 6 months only)	Yes	No								
Premium Listing	Single	Single	Single	Single								
Free Annual Partial Withdrawal	**See Below	**See Below	10% after year one	10% after year one								
Surrender Charges	10/10/10/10/10/10/10 /10/10/10/8/6/4/2 - 14 years	N/A	4/4/4/4/3/3/2 7 years	8/8/7/6/5/4/3 7 Years								
Minimum Rate Guarantee	3.5%	***See Below	3%	1.25%								
LTC Waiting Period	90 Days(0 Days for Home Care)	90 Days	60 Days	90 Days								
Comments	<p>TLC is a Single Premium Universal Life Product with an Accelerated Benefit Rider(ABR) and an Extension of Benefit Rider(EBR)that Enhances your payment up to 500% for LTC</p> <p>-ABR can be 2,3, or 4 years -EBR can be 2yr, 4yr, or life</p> <p>Current Cash Value Growth: 4.25%</p> <p>*Max Issue = \$25k mo/max LTC w/out inflation or \$15k mo/max LTC w/inflation</p> <p>-Inflation options of 3% or 5% simple or compounded</p> <p>Reimbursement payout</p> <p>**Partial withdrawals and loans terminate the Return of Premium provision</p> <p>-Marriage Discounts</p> <p>-Normal Underwriting Only</p> <p>-Residual Death Benefit equals the lesser of: 10% of DB or \$25k minus 10% of any loans or withdrawals</p>	<p>LifeCare is a Single Premium Whole Life Product with an Accelerated Death Benefit and an Optional LTC Reserve that Enhances your payment up to 500% for LTC</p> <p>-Benefit Period between 2-5 years. Benefits based on age, gender, smoker rating, and premium amount -2 and 3 year option only for ages 71-75 & All NY -indemnity payout</p> <p>*Differs depending on Benefit Period Elected **Loan provisions are allowed but they are not recommended as any withdrawal from the policy voids all guarantees ***Cash growth will be between 4 and 5 percent</p> <p>-Terminal Illness Rider = Client can access 50% of the DB if certified Terminally Ill and has a Life Expectancy of less than 1 year</p> <p>-Residual Death Benefit = \$5k for ages 0-70 if face amount is less at time of death.</p>	<p>Estate Maximizer Next Generation is a Single Premium Whole Life Product that gives an asset based approach to fund LTC</p> <p>-Loan Provisions</p> <p>-Client can walk away with the cash value after surrender period</p> <p>-Simplified "10 minute" Underwriting Available</p> <p>Access up to 90% of the Death Benefit if the client cannot perform 2 of 6 ADLs or sustains any Mental Impairment</p> <p>*Max Issue</p> <table border="0"> <tr> <td>50-59</td> <td>100,000</td> </tr> <tr> <td>60-64</td> <td>175,000</td> </tr> <tr> <td>65-80</td> <td>225,000</td> </tr> <tr> <td>81-85</td> <td>40,000</td> </tr> </table> <p>*larger amounts available with normal underwriting</p>	50-59	100,000	60-64	175,000	65-80	225,000	81-85	40,000	<p>Lincoln Financial Long-Term Care Annuity is a deferred annuity with an Acceleration Benefit(AB) and Extension of Benefit(EOB) rider built in, that allows for 2x or 3x leverage options to help pay for qualifying LTC expenses</p> <p>2x = 3+3(AB + EOB) 3x = 2+4(AB + EOB)</p> <p>Accumulation Value(AB) growth is based on current crediting rates(2.50%) and the annual fee*</p> <p>*currently no fee for AB. EOB fee is based on leverage option and client age</p> <p>Max LTC benefits not available until year 6</p> <p>100% of LTC benefits are available for NH and Hospice care. 50% of LTC benefits available for other qualified care</p>
50-59	100,000											
60-64	175,000											
65-80	225,000											
81-85	40,000											
Product NOT approved in these states	WA, MA,PA	FL, PA, TX, UT, VT, WA	KY	CA, CO, CT, DE, DC, FL, HI, ID, IL, IN, MA, NV, NH, NJ, NY, OH, PA, TN, TX, UT, VT, VA, WA, WI								



147 Columbia Tpke., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: eneilsen@cpsinsurance.com

ASSET BASED LTC SPREADSHEET

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	Lincoln Financial	Lincoln Financial	Nationwide	North American	State Life																										
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A S&P A	A.M. Best A+ S&P A+	A.M. Best A+ S&P AA-																										
Assets	119.8 Billion	119.8 Billion	10.4 Billion	8.4 Billion	3.1 Billion																										
Product Name	MoneyGuard Reserve	MoneyGuard Reserve Plus	SPUL	Legacy SPWL	Annuity Care®																										
Commission	30-80 – 8.0%	35-80 – 8.0%	35-80 – 5.5%	40-80 – 8.5% (33% reduction for ages 81-85)	50-75 = 5.75 76-85 = 3.75																										
Issue Ages	30-80 NQ	35-80 NQ	35-85 NQ	40-80 Tobacco 40-85 Non Tobacco	50-85																										
Minimum Issue	There has to be enough funds to satisfy a \$25k Death Benefit(NQ Only)	There has to be enough funds to satisfy a \$25k Death Benefit(NQ Only)	\$10,000 (NQ Funds Only)	\$10,000 (NQ Funds Only)	*\$10,000 Q and NQ *(\$62k in WI and \$50k in CA and MN)																										
Maximum Issue	\$750k DB	\$750k DB	*See Below	*See Below	\$500,000																										
Principal Guarantee	Yes	Yes	**Yes	**Yes	No																										
Premium Listing	Single or 3,5,7,10 pay	Single or 3,5,7,10 pay	Single	Single	Single																										
Free Annual Partial Withdrawal	*See Below	*See Below	5% after year one	Loan provisions only	10% after year one																										
Surrender Charges	N/A	N/A	8/7.5/7/6.5/6/5.5/5/4/3/2 -10 years	12/12/11/10/9/8/7/6/4/2 - 10 years	8/8/8/7/6/5/4/3/2 9 Years																										
Minimum Rate Guarantee	**4%	**4%	3%	2%	*2%																										
LTC Waiting Period	***90 Days	0 Days	60 Days	0 Days	7 Days																										
Comments	<p>MoneyGuard Reserve is a Single Premium UL Product with an Accelerated Death Benefit(CCBR) and an Optional LTC Reserve(EOBR) that Enhances your payment up to 500% for LTC</p> <p>CCRB = Convalescent Care Benefit Rider EOBR = Extension of Benefits Rider</p> <p>-Benefit Period between 2-7 years(6 and 7 year optimize LTC needs). Benefits based on age, gender, smoker rating, and premium amount</p> <p>*Loan are not recommended as any withdrawal from the policy voids all guarantees of the contract</p> <p>**4% Guarantee Cash Value primarily is used to cover cost of insurance and rider cost.</p> <p>***Waiting period waived for certain coverage</p> <p>-Residual Death Benefit = 10% of DB. Available even if all benefits are exhausted(not available in NY)</p>	<p>MoneyGuard Reserve is a Single Premium UL Product with an Accelerated Death Benefit(CCBR) and an Optional LTC Reserve(EOBR) that Enhances your payment up to 500% for LTC</p> <p>CCRB = Convalescent Care Benefit Rider EOBR = Extension of Benefits Rider</p> <p>-Benefit Period between 2-7 years(6 and 7 year optimize LTC needs). Benefits based on age, gender, smoker rating, and premium amount</p> <p>*Loan provisions are not recommended as any withdrawal from the policy voids all guarantees of the contract</p> <p>**4% Guarantee Cash Value primarily is used to cover cost of insurance and rider cost.</p> <p>-Residual Death Benefit = 10% of DB. Available even if all benefits are exhausted(not available in NY)</p> <p>-International Coverage</p>	<p>SPUL is a Single Premium Universal Life Product that gives an asset based approach to fund LTC</p> <p>**ROP only if no withdrawals or loans taken</p> <p>-Client can walk away with the cash value after surrender period -Simplified "10 minute" Underwriting Available</p> <p>-2% of DB as maximum monthly payment for qualifying LTC(Indemnity)</p> <p>-50% of DB avail for terminal illness</p> <p>-Residual DB = 10% of DB</p> <p>*Max Issue</p> <table border="1"> <tr><td>35-39</td><td>30,000</td></tr> <tr><td>40-44</td><td>35,000</td></tr> <tr><td>45-49</td><td>45,000</td></tr> <tr><td>50-54</td><td>60,000</td></tr> <tr><td>55-59</td><td>75,000</td></tr> <tr><td>60-64</td><td>100,000</td></tr> <tr><td>65-69</td><td>110,000</td></tr> <tr><td>70-74</td><td>125,000</td></tr> <tr><td>75-79</td><td>125,000</td></tr> <tr><td>81-85</td><td>125,000</td></tr> </table> <p>*\$250k max with traditional underwriting</p>	35-39	30,000	40-44	35,000	45-49	45,000	50-54	60,000	55-59	75,000	60-64	100,000	65-69	110,000	70-74	125,000	75-79	125,000	81-85	125,000	<p>Legacy (Index)SPWL is a Single Premium Universal Life Product that gives an asset based approach to fund LTC</p> <p>Rates: S&P: 8.00% Hang Seng: 8.80% Fixed: 3.70%</p> <p>**ROP = better of:</p> <ol style="list-style-type: none"> Cash Surrender Value Return of Premium Scheduled % rate State Non-Forfeiture Cash Surrender Value <p>LTC Benefits include an Accelerated DB for:</p> <ol style="list-style-type: none"> Chronic Illness = 24% of DB once every 12 months (2 of 6 ADLs) Terminal Illness = one time 50% lump sum of DB; up to 500k (Life expectancy of 2 years or less) <p>-Indemnity Payouts -5k residual DB</p> <p>*Maximum premium is limited by the Maximum Net Amount at Risk at issue</p> <table border="1"> <tr><td>40-65</td><td>250,000</td></tr> <tr><td>66-80</td><td>240,000</td></tr> </table> <p>(reducing by 10k according to age – to 100k at age 80)</p> <table border="1"> <tr><td>81-85</td><td>50,000</td></tr> </table>	40-65	250,000	66-80	240,000	81-85	50,000	<p>Annuity Care I is a Deferred Annuity that allows for monthly withdrawals for qualifying LTC expenses.</p> <p>-LTC fund grows at a higher rate(currently 3.50%) that is guaranteed for 5 years and renews thereafter.</p> <p>2% AV Accumulation</p> <p>-LTC monthly payment is calculated as a certain percentage(currently 2.9%) of the current LTC benefit value.</p> <p>Base policy provides LTC fund for 36 months at no cost</p> <p>-options to purchase an additional 36 months or lifetime benefit(single premium, annual, or 10-pay)</p> <p>-Joint LTC coverage available.</p> <p>*Min. guarantee 3% for PA</p>
35-39	30,000																														
40-44	35,000																														
45-49	45,000																														
50-54	60,000																														
55-59	75,000																														
60-64	100,000																														
65-69	110,000																														
70-74	125,000																														
75-79	125,000																														
81-85	125,000																														
40-65	250,000																														
66-80	240,000																														
81-85	50,000																														



147 Columbia Tpke., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: eneilsen@cpsinsurance.com

As of 07/11/11

Product NOT approved in these states	Only Available In: CA, CO, HI, IL, NY, PA, TN, VT	Available 50% Benefits CA, CO, HI, IL, NY, PA, TN, VT	LTC Not approved in CA, MA, MN, MT, WA	AK, CA, CT, DE, IL, IN, ME, MD, MA, MN, MO, MT, NV, NC, OH, OR, TN, TX, UT, VT, VA, WA <i>(chronic illness benefit not avail in FL)</i>	CT, NH, NY
---	---	---	---	--	------------

ASSET BASED LTC SPREADSHEET

This spreadsheet is intended for use as a guide, see company literature for details

Carrier	State Life	State Life	State Life	State Life	United of Omaha
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P A+
Assets	3.1 Billion	3.1 Billion	3.1 Billion	3.1 Billion	12.9 Billion
Product Name	Annuity Care II®	Asset Care I®	Asset Care II®	Asset Care III®	Living Care
Commission	All Ages = 6.5%	All Ages = 8% 8% on all additional rider costs	All Ages = 6.5% 8% on all additional rider costs	All Ages = 6.5% 8% on all additional rider costs	40-75 – 8% 76-79 – 6%
Issue Ages	40-80	Single: 40-80 Joint: 35-80	59 1/2-80 Spouse can be 40	59 1/2-80 Spouse can be 40	40-79 NQ
Minimum Issue	\$10,000 NQ Only	*\$10,000	*\$20,000 NQ Only	*\$20,000 Q Only	\$50,000 NQ
Maximum Issue	\$500,000	\$1.5mil DB	\$1.5mil DB	\$1.5mil DB	\$300,000 NQ
Principal Guarantee	No	Yes	Yes	Yes	No
Premium Listing	Single	Single	Single	Single	Single
Free Annual Partial Withdrawal	10% after year one	**See Below	**See Below	**See Below	10% after year one
Surrender Charges	9/8/7/6/5/4/3/2/1 9 Years	10/9/8/7/6/5/4/3/1.5 9 Years	9/8/7/6/5/4/3/2/1 9 Years	9/8/7/6/5/4/3/2/1 9 Years	9/9/8/7/6/5/4/3/2/1 10 years
Minimum Rate Guarantee	*2%	***4%	***See Below	***See Below	2.25%
LTC Waiting Period	90 Days	60 Days for LTC	60 Days	60 Days	2 Years and 90 Days
Comments	<p>Annuity Care II is a Deferred Annuity that allows for monthly withdrawals for qualifying LTC expenses with a built in Continuation of Benefits Rider(COB) that extends LTC benefits beyond the annuity value and is purchased through an insurance charge deducted monthly from the AV.</p> <p>-LTC fund grows at a higher rate(currently 3.10%) that is guaranteed for 5 years and renews thereafter. 2.35% AV Accumulation</p> <p>Base Policy = -24 months / single -30 months / joint COB Options: 3,6, or 9 years</p> <p>-Option for Indemnity or Reimbursement LTC benefits</p> <p>*Min. guarantee 3% for PA</p>	<p>Single Premium Whole Life Policy with Accelerated Death Benefit for Qualifying LTC Expenses</p> <p>*Different for CA, MN, NC, WI **Accumulated interest withdrawal w/no surrender charge or Loans made at 4% net cost LTC monthly payment is calculated as a certain percentage of the total Death Benefit. Flexibility to choose from 3 options: -2% for 50 months -3% for 33 months -4% for 25 months</p> <p>-Options to purchase an additional rider to double the base policy or provide a lifetime of LTC benefit(single premium, annual, or 10-pay)</p> <p>-Joint LTC coverage available.</p>	<p>Single Premium Whole Life Policy with Accelerated Death Benefit for Qualifying LTC Expenses Funded by a Non-Qualified Annuity (Annuity Pays a 20-Pay Life Policy. Client receives a 1099 for each equal 20-pay distribution to the extent of gain) *Different for CA, MN, NC, WI **10% from annuity but includes amount w/drawn to pay life premium. Loans available at 4% net cost</p> <p>***4% min on Life Insurance Cash Value. 3% min on Annuity Accumulation Value.</p> <p>See Asset Care I LTC Benefits, Qualifications, Riders, etc</p>	<p>Single Premium Whole Life Policy with Accelerated Death Benefit for Qualifying LTC Expenses Funded by an IRA or Retirement Plan (Annuity Pays a 20-Pay Life Policy. Client receives a 1099 for each equal 20-pay distribution to the extent of gain. Satisfies RMD payments) *Different for CA, MN, NC, WI **10% from annuity but includes amount w/drawn to pay life premium. Loans available at 4% net cost</p> <p>***4% min on Life Insurance Cash Value. 3% min on Annuity Accumulation Value.</p> <p>See Asset Care I LTC Benefits, Qualifications, Riders, etc</p>	<p>Client receives 3x deposit amount as max lifetime benefit amount and a max daily benefit of 1/730th of AV at time of claim for LTC</p> <p>AV is reduced as LTC is needed until \$1 is left in AV, then U of O pays daily benefits up to max lifetime benefit</p> <p>Available Inflation protection available at additional charge = 5% daily benefit per year increase compounded (charge figured in upon simplified underwriting (phone interview and 12 prequalifying questions)</p> <p>Benefits can begin in 2 years after issue date and 90 day one time elimination period</p>



147 Columbia Tpke., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: eneilsen@cpsinsurance.com

As of 07/11/11

Product NOT approved in these states	CA,CT,IL, MA, NH,NJ,NY,PA, UT,VT,	NJ, NY	PA, NJ, NY	PA, NJ, NY	CA,CT,DC, FL, HI, KS, MD, MA, MT, NH, NJ, NY,OH,OR, PA, TN,TX,VA,VT, WA
---	-----------------------------------	--------	------------	------------	---



147 Columbia Tpke., Suite 109, Florham Park, NJ 07932

Tel: (800) 326 – 5433 ext. 126 / Direct / Fax: (949) 225 - 7126 / Email: eneilsen@cpsinsurance.com