



## Linked Benefits/Combo Products Key Differences – UL & IUL Products

Carrier & Product(s)	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	License	Death Benefit
<p><b>Accordia Life</b></p> <p><a href="#">Accelerated Access</a></p> <p>Available on all permanent products</p> <p><a href="#">Policy Specimen</a></p>	<p>\$100,000 minimum face amount.</p> <p>The eligible amount is the cash value plus a percentage of the net amount at risk.</p> <p>The percentage increases with attained age at claim and is higher if the insured has complied with Wellness requirements from the Wellness for Life rider.</p>	18-75	Option to pay a single premium or pay up to a lifetime.	<p>There is no cost to add this rider. Rider benefits will accrue with interest and the total (benefits plus interest) will be offset from the death benefit. <b>The accrued interest is the cost of the rider.</b></p> <p><b>Monthly deductions continue to be assessed while receiving benefits. However, while on claim (currently receiving benefits) if the Net Cash Value is insufficient to cover the monthly deduction, the monthly deduction will be added to the Accumulated Payout Balance and the policy will remain in force.</b></p>	<p>Indemnity: Benefit are paid directly to the policy owner with no receipts required.</p> <p>With qualification, may use funds in any way.</p> <p>Marketed as a Chronic Illness rider under IRS Section 101g</p> <p>Covers only permanent claims – condition must be likely to last the rest of the insured’s life.</p> <p>Benefits do not exceed the per diem limits.</p>	Up to Table 4	Does not require a health license to sell.	<p>The payments are an acceleration of the death benefit. If the insured passes away during the distribution phase, the remaining death benefit will be paid to the beneficiary.</p> <p>It has a residual death benefit of \$20K. At that point, the policy becomes paid up so it doesn’t lapse and keeps the distributions tax favored.</p>
<p><b>AIG</b></p> <p><a href="#">Accelerated Access Solution</a> (Chronic Illness) Rider</p> <p>AG Secure Lifetime GUL II, Elite Index II &amp; Value+ IUL</p> <p><a href="#">Policy Specimen</a></p>	<p>Minimum Accelerated Benefit: \$50K</p> <p>Maximum Accelerated Benefit: \$1.5M</p> <p>Flexible options with total benefit amount – select any amount between 50% -100% of the base policy death benefit; chosen at issue.</p>	18-80	Option to pay a single premium or pay up to a lifetime.	<p>Rider cost varies by accelerated benefit amount option, issue age, gender and underwriting class: the monthly charge will not exceed the Maximum Monthly Charge shown the policy schedule.</p> <p>Premium monthly deductions are waived for as long as the policy owner meets the chronic illness requirement. When chronic care benefits are triggered, policy charges will continue to be assessed against the account value (for the Continuation Guarantee account). If the insured meets the chronic illness conditions, the policy will not lapse.</p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required.</p> <p>Marketed as a Chronic Illness rider under IRS Section 101g. In addition to 90-day elimination period, must be certified as permanently unable to perform two of six ADLs or substantial supervision from threats to health and safety due to a severe cognitive impairment expected to be permanent.</p> <p><b>Monthly benefit payment options; chosen at issue:</b></p> <ul style="list-style-type: none"> <li>• IRS Maximum per diem</li> <li>• 2% of the AAS benefit/month</li> <li>• 4% of the AAS benefit/month</li> </ul>	Rider coverage is not available if rated Table E or higher, or if rated with medical or non-medical flat extras, or a history of certain impairments	No CE required other than state specific life insurance CE.	<p>The payments are an acceleration of the death benefit. If the insured passes away during the distribution phase, the remaining death benefit will be paid to the beneficiary.</p>

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<p><b>John Hancock</b>  <a href="#">Long-Term Care Rider</a></p> <p>Protection UL, Protection IUL, Accumulation UL &amp; Accumulation IUL</p>	Face amount specific to base policy. Some state variations apply.	20-75	Option to pay a single premium or pay up to a lifetime.	There is a monthly per \$1000 charge of the rider Net Amount at Risk.	Reimbursement – Benefit payments are made on a reimbursement basis for services received in the prior month. For universal life, a deduction for the policy charges continues while on claim.		States specific LTC CE may be required – not required.	Any remaining death benefit will be payable on death to the beneficiary unless the Extension of Benefits provision of the rider is in effect. In which case the death benefit will not be paid.
<p><b>Lincoln National</b>  <a href="#">LifeEnhance Accelerated Benefit Rider</a></p> <p>Guarantee UL, LifeReserve IUL Accumulator, Wealth Preserve SIUL &amp; WealthAdvantage IUL  <a href="#">Policy Specimen</a></p>	20-69: \$5M max 70 - 80: \$2M max	20-80  Not available with SI/GI, EXEC Rider, Disability Waiver of Specified Premium, Guaranteed Insurability Riders or Spouse Term Rider	Option to pay a single premium or pay up to a lifetime.	There is a monthly per \$1000 charge for the rider based on the net amount at risk. See page 6 of Reference Guide.  <b>During acceleration, the rider cost will be waived.</b>	Indemnity: no receipts for reimbursement needed. With qualification, may use funds in any way. If the insured chooses the lump sum benefit, it will be discounted for mortality and interest.  Marketed as a chronic illness rider under IRS Section 101g; acceleration of the death benefit.  The condition that allows the insured to exercise this rider must be considered permanent. Written certification is required from a licensed healthcare practitioner and must be reconfirmed each policy year.	Up to Table 4	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.

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<p><b>Minnesota Life</b></p> <p><a href="#">Long Term Care Agreement</a></p> <p>Eclipse IUL, Eclipse Protector IUL &amp; Omega Builder IUL</p> <p><a href="#">Policy Specimen</a></p>	<p>Face amount of the LTC agreement cannot exceed 100% of the base face of the life insurance.</p> <p><b>Rider can be added to existing policies. (additional underwriting will be required)</b></p>	20-80	<p>Option to pay a single premium or pay up to a lifetime.</p>	<p>Flat rate monthly per \$1,000 of face amount. Rate varies by age and underwriting class. See specimen policy for details.</p> <p><b>Monthly charge assessed against the policy accumulation value. View Policy Specimen charges on page 5.</b></p> <p><b>No LTCA charges will occur while on claim.</b></p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required.</p> <p>Marketed as an add-on to a life insurance policy needed for long term care coverage; IRS Section 7702B.</p> <p>Benefits will be paid if 1. The loss of functional capacity must, at first, be expected to exist for a period of at least 90 days; 2. Requiring substantial supervision to protect the person from threats to health &amp; safety due to severe cognitive impairment. LTCA monthly benefit % can be reduced or cancelled after policy is issued.</p> <p><b>Insured may go on claim more than 1 time. Subsequent events will not require another 90 day elimination period.</b></p>	<p>Separate underwriting for the LTC agreement: Preferred, Standard, &amp; sub Standard.</p> <p>Will allow up to table 4 on the life base face (flat extras allowed).</p>	State specific LTC certification is required.	<p>Any remaining death benefit will be payable on death to the beneficiary. If the death benefit is completely exhausted at the insured's passing, Minnesota Life will pay a death benefit of 10% of the original face amount to a maximum of \$25K at no charge.</p> <p>Minnesota will <b>not</b> pay a benefit over the current IRS Per Diem limit at the time of payment. The monthly benefit must be equal to the lesser of: the monthly benefit percentage shown on the policy data pages (2% or 4%) multiplied by the LTC amount or the Per Diem amount allowed by HIPPA times the number of days in a month.</p>
<p><b>North American</b></p> <p><a href="#">Chronic Illness Accelerated Benefit Rider</a></p> <p>Rapid Builder IUL</p> <p><a href="#">Policy Specimen</a></p>	Maximum benefit amount \$1M	15 days to age 75	<p>Option to pay a single premium or pay up to a lifetime.</p>	<p>Rider available at no cost.</p> <p><b>There is a discount factor applied based on age, cash value (if any), loan (if any) and discount rate as well as a \$200 administrative fee applied for each election.</b></p> <p><b>Premiums are waived while on claim.</b></p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. With qualification, a lump sum payment to policy owner.</p> <p>Marketed as a chronic illness rider under IRS Section 101g; acceleration of the death benefit.</p> <p>The condition that allows the insured to exercise this rider must be considered a permanent chronic illness.</p>	Not available for ratings higher than Table 4 or medical flat extras.	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>Benefits are tax free up to the Per Diem limit or actual expenses incurred (which could be greater than Per Diem).</p>

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<p><b>North American</b></p> <p><a href="#">Accelerated Death Benefit Endorsement for Critical, Chronic &amp; Terminal Illness</a></p> <p>Custom Guarantee, Builder IUL, Guarantee Builder IUL &amp; Rapid Builder III</p> <p><a href="#">Policy Specimen</a></p>	Maximum benefit amount \$1M	<p>Chronic illness: 15 days to age 80</p> <p>Critical illness: 15 days to age 75</p>	Option to pay a single premium or pay up to a lifetime.	<p>Rider available at no cost.</p> <p><b>There is a discount factor applied based on age, cash value (if any), loan (if any) and discount rate as well as a \$200 administrative fee applied for each election.</b></p> <p><b>Premiums are waived while on claim.</b></p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. With qualification, a lump sum payment to policy owner.</p> <p>Marketed as a chronic illness rider under IRS Section 101g; acceleration of the death benefit.</p> <p>The condition that allows the insured to exercise this rider must be considered a permanent chronic illness.</p>	<p>Chronic illness: Not available for ratings higher than Table 4 or medical flat extras.</p> <p>Critical illness: Not available for ratings higher than Table 2 or medical flat extras.</p>	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>Benefits are tax free up to the Per Diem limit or actual expenses incurred (which could be greater than Per Diem).</p>
<p><b>Protective Life</b></p> <p><a href="#">Extend Care Rider</a></p> <p>Advantage Choice UL Indexed Choice UL</p> <p><a href="#">Advantage Choice Specimen</a> <a href="#">Custom Choice Specimen</a> <a href="#">Indexed Choice Specimen</a></p>	\$100K minimum face	<p>Advantage Choice UL: 20-80</p> <p>Custom Choice UL: 20-80</p> <p>Indexed Choice UL: 20-75</p>	Option to pay a single premium or pay up to a lifetime.	<p>Rider charge: monthly charge varies by sex, issue age, underwriting class, face amount, waiting period length, monthly benefit, and policy year.</p> <p><b>While the policy is on claim, the monthly deductions for the base policy and any riders continue until such time as the policy would otherwise lapse, then the deductions are discontinued.</b></p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. Benefit payments may be used for any medical or non-medical expenses.</p> <p>Marketed as 101g acceleration of death benefit and is paid dollar for dollar from the death benefit proceeds. Benefits are paid for permanent claims.</p>	Up to Table 4	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>Protective Life keeps benefits within the Per Diem amount so that they are not taxable.</p>

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<p><b>Prudential</b></p> <p><a href="#">BenefitAccess Rider</a></p> <p>PruLife Universal Protector &amp; Founders Plus UL</p> <p><a href="#">Policy Specimen</a></p>	Minimum \$100k	20-80	Flexible Premiums - option to pay a single premium or pay up to a lifetime.	<p>Rider available for an additional charge (generally a 5-20% premium increase depending on age, gender and underwriting class).</p> <p><b>When a terminal illness claim is paid under this rider, the death benefit is reduced for early payment and a \$150 processing fee* is deducted.</b></p> <p>*In FL, processing fee is \$100</p> <p><b>Premiums are waived while on claim.</b></p>	<p>Marketed as 101g acceleration of death benefit. Indemnity plan: Benefit payments are paid directly to the policy owner with no receipts required.</p> <p>With qualification, may use funds in any way. Maximum monthly benefit cannot exceed IRS per diem amount.</p> <p>BenefitAccess pays claims for a chronic illness condition that is expected to last the rest of the insured's life.</p>	Table D or better OR with a total maximum flat extra of \$25.00/1000	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.
<p><b>Prudential</b></p> <p><a href="#">Living Needs Benefit Rider</a></p> <p>UL Plus, Index Advantage UL, UL Protector &amp; Founders Plus UL</p> <p><a href="#">Policy Specimen</a></p>	The amount they qualify for. (\$50K minimum)	<p>UL Plus: 0-90</p> <p>Index Advantage UL: 0-85</p> <p>UL Protector: 0-85</p>	Option to pay a single premium or pay up to a lifetime.	<p>Rider available at no cost.</p> <p><b>When a claim is paid under this rider, the death benefit is reduced for early payment and a \$150 processing fee* is deducted.</b></p> <p>*In FL, processing fee is \$100</p> <p><b>Premiums are not waived while on claim.</b></p>	<p>Marketed as a settlement option to provide early payout of the death benefit under certain conditions.</p> <p>With qualification, may use funds in any way. Maximum monthly benefit cannot exceed IRS per diem amount.</p>	All are available	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.

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<p><b>Symetra</b></p> <p><a href="#">Chronic Illness Rider</a></p> <p>Symetra UL-G Symetra CAUL</p> <p><a href="#">Policy Specimen</a></p>	Up to 50% of the policy's death benefit (\$500K max)	20-85	Option for single pay or annually (up to 10 years)	<p>Rider available at no cost – automatically added to all preferred and standard policies.</p> <p><b>Acceleration creates a lien against the death benefit. Interest is charged on the accelerations which will accrue daily.</b></p> <p><b>Premiums are not waived while on claim.</b></p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required.</p> <p>With qualification, may use funds in any way.</p> <p>Not marketed as Long Term Care.</p> <p>Includes both IRS Sections 7702B &amp; 101g.</p> <p>Symetra does not require a chronically ill individual to be non-recoverable. To qualify, the insured must meet the requirements, some of which may be permanent by specific illness.</p>	Not available on Table rated cases.	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>Benefits paid under the rider may be subject to the same limitations that apply to long term care benefits, however Symetra cannot determine if the benefit payments are taxable to the recipient. The recipient may receive benefits from multiple sources and they should consult with their tax advisor to determine if the payment(s) are taxable above the allowable per diem.</p>
<p><b>Symetra</b></p> <p><a href="#">Chronic Illness Plus Rider</a></p> <p>Symetra UL-G Symetra CAUL</p> <p><a href="#">Policy Specimen</a></p>	Up to 100% of the policy death benefit	20-80	Option to pay monthly or annualized lump sum.	<p>Rider available for an additional charge.</p> <p><b>A charge for the rider is deducted each month from the policy's:</b></p> <p><b>-Accumulation Value for Symetra CAUL policies.</b></p> <p><b>-Accumulation Value and Lapse Protection Value for the Symetra UL-G policies.</b></p> <p><b>Premiums are not waived while on claim.</b></p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required.</p> <p>With qualification, may use funds in any way.</p> <p>Not marketed as Long Term Care.</p> <p>Includes both IRS Sections 7702B &amp; 101g.</p> <p>Symetra does not require a chronically ill individual to be non-recoverable. To qualify, the insured must meet the requirements, some of which may be permanent by specific illness.</p>	Not available on policies with ratings higher than Table 4.	No CE required other than state specific life insurance CE.	<p>If the rider amount has been exhausted, \$5,000 will be paid to the beneficiary upon the death of the insured.</p> <p>Benefits paid under the rider may be subject to the same limitations that apply to long term care benefits, however Symetra cannot determine if the benefit payments are taxable to the recipient. The recipient may receive benefits from multiple sources and they should consult with their tax advisor to determine if the payment(s) are taxable above the allowable per diem.</p>

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<p><b>United of Omaha</b></p> <p><a href="#">Accelerated Death Benefit</a> (pg. 3)</p> <p>AccumUL Plus</p> <p><a href="#">Accelerated DB Specimen</a></p>	The amount they qualify for based on products available.	0-85	Option to pay a single premium or pay up to a lifetime.	<p>Rider is included at no cost at issue; \$250K maximum cumulative amount that can be accelerated.</p> <p><b>An actuarial factor will be applied to the amount requested. 6% times the life expectancy in years plus \$100 administrative charge. (EX: 3 year life expectancy = 18% discount. Insured would receive 82% of requested amount, less \$100.)</b></p> <p><b>Premiums are not waived while on claim.</b></p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. With qualification, may use funds in any way.</p> <p>Not marketed as Long Term Care. IRS Section 101g</p> <p>Requires 90 consecutive days confined in nursing home.</p>	Tables 1-16	No CE required other than state specific life insurance CE.	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>United of Omaha currently allows benefits in excess of the Per Diem amount and advise clients consult with their tax advisor.</p>
<p><b>United of Omaha</b></p> <p><a href="#">Accelerated Death Benefit</a> (pg. 3)</p> <p>GUL, GUL Plus, GUL Express &amp; AccumUL Answers</p> <p><a href="#">Chronic Illness Specimen</a> <a href="#">Terminal Illness Specimen</a></p>	The amount they qualify for based on products available.	<p>GUL: 18-85</p> <p>GUL Plus: 18-85</p> <p>GUL Express: 18-65</p> <p>AccumUL Answers: 0-85</p>	Option to pay a single premium or pay up to a lifetime.	<p>Rider is included at no cost at issue; allows max benefit of \$1M or 80% of death benefit to be accelerated.</p> <p><b>There is a discount factor applied based on the current interest rates and projected life expectancy at the time of the acceleration. A \$100 administrative charge is also applied for each acceleration.</b></p> <p><b>Premiums are not waived while on claim.</b></p>	<p>Indemnity: Benefit payments are paid directly to the policy owner with no receipts required. With qualification, may use funds in any way.</p> <p>Not marketed as Long Term Care. IRS Section 101g</p>	Tables 1-16	No CE required other than state specific life insurance CE	<p>Any remaining death benefit will be payable on death to the beneficiary.</p> <p>The Rider is capped each year at the IRS per diem limit.</p>

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<p><b>Transamerica</b></p> <p><a href="#">Long Term Care Rider</a></p> <p>TransNavigator IUL</p> <p><a href="#">Policy Specimen</a></p>	<p>\$100K minimum \$1M maximum</p> <p>Available on any Death Benefit Option for the base policy.</p>	18-75	Option to pay a single premium or pay up to a lifetime.	<p>Monthly rider charge will be determined by multiplying the base Policy's Net Amount at Risk (NAR) by the LTC Rider charge (per \$1000 of base Policy NAR, but no greater than the LTC Rider Specified Amount). The LTC Rider monthly deduction rates will vary by the insured's issue age, duration, gender, risk class and face amount band.</p> <p><b>LTC rider charges are waived while on claim. All other monthly deductions continue.</b></p>	<p>Marketed as Long Term Care. Includes both IRS Sections 7702B &amp; 101g.</p> <p>Indemnity: Benefit payments are paid directly to the policy owner.</p> <p>Receipts/bills are required as evidence of receipt of qualified LTC services during the Elimination Period and each month during the benefit period.</p>	Up to Table D; LTC Rider and base policy may have different risk classes and ratings.	<p>Must have A&amp;H authority on their state ins license before soliciting and selling the LTC rider.</p> <p>Many states have LTC training &amp; CE requirements, which vary by jurisdiction.</p>	Upon death, death benefit will be reduced by the sum of LTC rider benefit payments. Residual death benefit payable if death benefit otherwise payable is less than the residual death benefit.

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