



Linked Benefits Key Differences – Whole Life Products

Carrier & Product(s)	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	License	Death Benefit
<p>MetLife</p> <p>Promise Whole Life Producer Guide</p> <p>Underwriting Guidelines for Enhanced Care Benefit Rider</p> <p>Accelerated Death Benefit Rider Specimen</p>	<p>Available on Promise Whole Life Portfolio</p> <p>\$100,000 minimum face</p> <p>No additional underwriting requirements to include this rider on a policy. Please see Underwriting Guidelines for the Enhanced Care Benefit Rider for conditions that preclude the rider.</p>	18-70	<p>Single Pay up to a Lifetime; base premium duration varies by product. If made Reduced Paid-Up, all riders terminate.</p> <p>Base Policy Fee only; varies by mode and pricing band. See table listed in Producer Guide. Policy Fee is included in the base premium and is commissionable.</p>	<p>Enhanced Care Benefit (Chronically Ill or Severe Cognitive Impairment)</p> <p>Must be requested under Rider Section on the application and illustrated. No premium associated for this benefit.</p> <p>Processing Fee: \$150 at the time of each annual exercise. Life Expectancy Fee: Deducted from the death benefit at the time of each exercise (see Producer Guide for details on factors/components making up this fee)</p> <p>Future policy premiums, beginning on the date of claim, will be recalculated to reflect the lower face amount of insurance.</p>	<p>Marketed as an acceleration of death benefit rider. With qualification, may use funds in any way; no receipts required.</p> <p>Benefit payments paid to policy owner.</p> <p>IRS Section 101g plan and pays up to the per diem max for permanent conditions only.</p>	Allows up to Table D or Flat Extra of \$5 or less	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.
<p>MetLife</p> <p>Promise Whole Life Producer Guide</p> <p>LTC Acceleration of Death Benefit Rider</p>	<p>Available on Promise Whole Life Portfolio except the Select 65</p> <p>\$100,000 or minimum product face amount</p> <p>Standard underwriting process for whole life plus supplemental underwriting process.</p>	18-70	<p>Single Pay up to a Lifetime; base premium duration varies by product.</p> <p>Base Policy Fee only; varies by mode and pricing band. See table listed in Producer Guide. Policy Fee is included in the base premium and is commissionable.</p>	<p>Premium-based charge with current premiums and guaranteed maximum premiums.</p> <p>Please see Producer Guide Regarding information on additional fees.</p>	<p>Indemnity – No receipts are required for benefit payment</p> <p>Tax Code Regulation 7702B</p> <p>Monthly Payout: Lesser of: 2% of Eligible Death Benefit or the monthly equivalent of the IRS per diem limitation</p>	Not available on Insured's with substandard risk classifications greater than Table D or a Flat Extra of \$5.00/K. No combination of Table Rating and Flat Extra is allowed.	<p>Licensed to sell long-term care insurance is required by state.</p> <p>CE training requirements must be up to date.</p>	<p>The eligible death benefit equals the base amount of insurance plus any Additional Insurance, plus any Enricher death benefit, minus any outstanding loans.</p> <p>Max Lifetime Benefit Amount = \$10,000,000</p>

Carrier & Product(s)	Face Amount	Issue Age	Premium Payments	Rider Charges	Indemnity Payment Method vs. Reimbursement	Substandard Ratings	License	Death Benefit
Transamerica View Final Expense Products Immediate Solutions Specimen Policy Simplified issue underwriting	Age Last Minimum Issue Amount: \$1,000 Maximum Issue Amount: 0-55 \$50,000 56-65 \$40,000 66-75 \$30,000 76-85 \$25,000	0-85	Lifetime pay only. Policy fee is commissionable	Accelerated Death Benefit & Accelerated Death Benefit Rider with Nursing Home Option endorsements are automatically included in new issues at no additional cost. No explicit fee upon entering a nursing home, but captured in the ADB rider payout. When a benefit is paid out, there are no further premiums. When calculating the accelerated benefit amount, a year's worth of premiums are subtracted from the base death benefit amount.	Marketed as an acceleration of death benefit rider. Accelerated Death Benefit & Accelerated Death Benefit Rider with Nursing Home Option benefit payments are paid directly to the policy owner. With qualification, may use funds in any way.	Not allowed	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.
Transamerica View Final Expense Products 10 Pay Solution Specimen Policy Simplified issue underwriting	Age Last Minimum Issue Amount: \$1,000 Maximum Issue Amount: 0-55 \$50,000 56-65 \$40,000 66-75 \$30,000 76-85 \$25,000	0-85	10 Pay Policy fee is commissionable	Accelerated Death Benefit & Accelerated Death Benefit Rider with Nursing Home Option are endorsements automatically included in new issues at no additional cost. No explicit fee upon entering a nursing home, but captured in the ADB rider payout. When a benefit is paid out, there are no further premiums. When calculating the accelerated benefit amount, a year's worth of premiums are subtracted from the base death benefit amount.	Marketed as an acceleration of death benefit rider. Accelerated Death Benefit & Accelerated Death Benefit Rider with Nursing Home Option benefit payments are paid directly to the policy owner. With qualification, may use funds in any way.	Not allowed	No CE required other than state specific life insurance CE.	Any remaining death benefit will be payable on death to the beneficiary.
United of Omaha Living Promise Product Guide Level Benefit Policy Specimen Accelerated Death Benefit Rider Specimen	IMPORTANT: Additional contracting paperwork is required. Must process business via TMA's Business Service Center. \$2,000 minimum \$40,000 maximum Simplified issue underwriting	Living Promise Whole Life: 45-85 Available on Level Benefit Plan	Lifetime pay only. \$36 annual policy fee; commissionable	Rider automatically added to new issues at no cost. With qualification, may use funds in any way in association with confinement in a nursing home – no home care. There is a one-time fee of \$100 upon entering a nursing home. Once the client goes on benefit, the policy terminates.	Benefit payments paid to policy owner; IRS Section 101g plan. Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider* allows the owner a one-time election to receive the Accelerated Benefit. * Accelerated Death Benefit for Terminal Illness or Chronic Illness Rider in FL; Accelerated Death Benefit for Terminal Illness Rider in CT	Express issue product: Standard Non-Tobacco or Standard Tobacco rates only.	No CE required other than state specific life insurance CE.	United of Omaha currently allows benefits in excess of the Per Diem amount and advise clients consult with their tax advisor.