

Linked-Benefit Products/LTC Riders Quick Guide



Updated October 2025

	John Hancock		Lincoln	Mass Mutual	Mutual of Omaha
Product Name	(Long-Term Care Rider) Available on: Accumulation IUL Accumulation IUL Protection IUL Protection IUL	LifeCare	MoneyGuard Fixed Advantage	CareChoice One CareChoice Select	(Long-Term Care Rider) Available on: Income Advantage IUL Life Protection Advantage IUL
Product Type	Rider	Linked-Benefit	Linked-Benefit	Linked-Benefit	Rider
Tax Qualified Status	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC
Benefit Type	Reimbursement	Cash Indemnity & Reimbursement	Reimbursement + Flex Care Cash	Reimbursement	Reimbursement
Issue Ages	20 - 75	30 - 75	40 - 80	35 - 69 Non-tobacco; 35 - 65 Tobacco	30 - 79
Monthly Benefit Amount	1%, 2% or 4%	Cash Indemnity - amount capped at the monthly IRS per diem limit in the year benefits are paid. Reimbursement - If expenses exceed the monthly IRS per diem, additional expenses will be paid up to the max monthly benefit amount.	Up to full LTC monthly benefit	The Maximum Monthly Benefits is equal to the initial LTC Benefit Pool divided by 48.	1%, 2% or 4%
Minimum Face Amount	\$50,000	\$50,000	\$50,000	CareChoice One: Face that can be purchased by a minimum single-premium of \$25K CareChoice Select: \$40,000	\$100,000 - 2% and 4% options: \$150,000 1% option
Maximum Face / Benefit Amount	1% acceleration - \$5 million 2% acceleration - \$2.5 million 4% acceleration - \$1.25 million	\$500,000	\$500,000	The maximum aggregate face amount for all policies issued on a given insured is \$720,000	\$2 million - 1% and 2% options: \$1,250,000 - 4% option
Payment Period	Flexible Premiums	Single Pay 5-Pay 10-Pay 15-Pay	Single Pay 2-10-Pay	Single Pay: CareChoice One 10 Pay: CareChoice Select	Flexible Premiums
Benefit Withdrawal Period	Allows permanent and temporary claims	2-, 4- and 6-year benefit periods	3-7 years	48-month minimum benefit period	Allows permanent and temporary claims
Inflation Protection	No	5% Compound	3% or 5% Compound	5% Compound	No
Benefit Triggers	*Unable to perform 2 out of the 6 activities of daily living without substantial assistance or are found to have a severe cognitive impairment that threatens their health or safety.	Unable to perform 2 out of 6 activities of daily living without substantial assistance or are found to have severe cognitive impairment that threatens their health or safety.	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	Certified by a licensed health care professional that insured is chronically ill; covered services are provided pursuant to a plan of care.	Unable to perform 2 of 6 activities of daily living for a period of at least 90 days: or, substantial supervision due to cognitive impairment.
Coverage	Home, adult day care, hospice facility, assisted living facility and nursing home.	Home, adult day care, hospice facility, assisted living facility and nursing home.	Adult day care center; assisted care; home health care; hospice care; intermediate care; skilled nursing home care; or any other qualifying licensed long term care service.	Qualified Long Term Care services that include: care in a nursing facility, assisted living facility or hospice facility, adult day care, home health care, hospice care.	Nursing home, assisted living facility, home health care, adult day care, stay-at-home, bed reservation, respite care, hospice care
Elimination Period	90 calendar days and begins on the day the insured is determined to be chronically ill.	90 calendar days and begins on the date of written certification that the insured is chronically ill	No elimination period	90 days	90 calendar days
Recertification	No	Annual review	Annual Review	Annual review, with re-certification taking place only as often as reasonably necessary. Any cost paid by Mass Mutual	
Claims Outside the United States	No	Only indemnity benefits are paid outside of the US.	Up to full LTC monthly benefit for 36 months, only applies to care received in a nursing home or assisted living facility.	No	US, US possessions or territories, Canada and the United Kingdom
Residual Death Benefit	Only available if LTC Continuation Rider is elected.	Lesser of 5% of the initial face amount or \$10K	5% of policy specified amount or \$10,000, whichever is less	None	No
Licensing Requirements	Life & Health License; LTC specific training requirements in applicable states.	Life & Health License LTC Specific Training Requirements in applicable states	Life & Health License LTC Specific Training Requirements in applicable states	Producers must hold life & health licenses and must complete any statutory training required to sell long-term care insurance in each jurisdiction.	Life & Health License LTC Specific Training Requirements in applicable states

3 Mark Financial has made every reasonable effort to assure the accuracy of this information. All agents are responsible for verifying this information.

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	Nationwide		Securian		Transamerica
Product Name	Nationwide YourLife CareMatters	(Long-Term Care Rider) Available on: YourLife Current Assumption UL YourLife Indexed UL YourLife NLG UL	Long-Term Care Agreement	SecureCare III	(Long-Term Care Rider) Available on: Financial Foundation IUL
Product Type	Linked-Benefit	Rider	Rider	Linked-Benefit	Rider
Tax Qualified Status	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC Section 101 ((g) (5)) of the IRC - Accelerated Death Benefit	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC	Section 7702 (B) of the IRC - LTC
Benefit Type	Indemnity	Indemnity		Cash Indemnity	Indemnity
Issue Ages	40 - 75 (Max age 70 for 6-Year Benefit) (Max age 69 for Single Premium)	21 - 80	20 - 80	40-75 - Single Pay 40-75 - 5-Pay 40-73 - 7-Pay 40-70 - 10-Pay 40-65 - 15-Pay	18 - 80
Monthly Benefit Amount	\$2,500 Min. Monthly Benefit	2% of the policy specified benefit	Up to full LTC monthly benefit	Up to the full LTC monthly benefit, regardless of actual expenses	Lesser of: LTC specified amount times 2% or monthly HIPPA per diem limit
Minimum Face Amount	\$60,000 for 2-, 4-, 6-Year \$90,000 for 3-, 5-, 7-Year	\$100,000	\$100,000	\$50,000	\$25,000
Maximum Face / Benefit Amount	\$1,750,000	Equal to the policy's specified amount	\$5,000,000	\$500,000	\$1,000,000
Payment Period	Single premium, 5-pay or 10-pay	Flexible Premiums	Flexible Premiums	Single premium, 5-, 7-, 10- or 15-pay	Flexible Premiums
Benefit Withdrawal Period	2 - 7 years	12 Months	2,4 or 6 years	4 - 8 years	N/A
Inflation Protection	Yes - Rider Available	No, increase tied to any applicable increase in the HIPAA per diem amount	No	3% or 5% simple; 3% or 5% compound	No
Benefit Triggers	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment		Certified as a chronically ill individual by a licensed health care professional.	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment	*Unable to perform 2 out of the 6 activities of daily living; or *Cognitive impairment
Coverage	Adult day care center; assisted care; home health care; hospice care; intermediate care; skilled nursing home care; or any other qualifying licensed long term care service.		Nursing home, assisted living facility, home health care, adult day care, stay-at-home, bed reservation, respite care, hospice care	Adult daycare, caregiver training, hospice, nursing home care, assisted living, home health care, household services, respite care, bed reservation, home modification and informal care.	Adult day care center, assisted care, home health care, hospice care, intermediate care, skilled nursing home care, or any other qualifying licensed long term care service.
Elimination Period	90 days (can be met with more than one claim within a period of 730 days)		90 calendar days	0 days for home modification and caregiver training; 90 calendar days for all other benefits	90 days
Recertification	Annual review, with re-certification taking place only as often as reasonably necessary. Any cost paid by Nationwide		Annual Review	Minimum of every 12 months	Every 12 months from the date of the initial or subsequent certification
Claims Outside the United States	Yes		Yes	50% of maximum monthly benefit for all qualified services. Benefits are paid in US currency. If the insured returns to the US, the non-US monthly benefit will no longer apply.	US & Canada only
Residual Death Benefit	20% of policy specified amount	10% of policy specified amount (not available in NY, KY or VI)	Minimum death benefit of \$10,000	10% of base face amount or \$10,000, whichever is less	Yes, lesser of 10% or \$10,000 (If the insured dies while on claim or if the rider maximum amount has not been paid. No Residual Death Benefit is payable if the insured has recovered and is not on claim).
Licensing Requirements	Life & Health License LTC Specific Training Requirements in applicable states		Life & Health License LTC Specific Training Requirements in applicable states	Life & Health License LTC Specific Training Requirements in applicable states	Life & Health License LTC Specific Training Requirements in applicable states

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	One America						
Product Name	Asset Care				Annuity Care	Annuity Care II	Indexed Annuity Care
Product Type	Asset Care Single Premium Whole Life	Asset Care with Return of Premium	Asset Care Recurring Premium Whole Life	Asset Care Annuity Funding Whole Life	Annuity Care	Annuity Care II	Indexed Annuity Care
Tax Qualified Status	Section 7702 (B) of the IRC - LTC						
Benefit Type	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement
Issue Ages	35 - 80	35 - 80	35 - 80	59 1/2 - 80	50 - 85	40 - 80	40 - 85
Monthly Benefit Amount	2%, 3% or 4% LTC Max Monthly Payout						
Minimum Face Amount	\$50,000	\$50,000	\$50,000	\$50,000	Minimum Premium \$10,000	Minimum Premium \$10,000	\$50,000 minimum premium
Maximum Face / Benefit Amount	\$500,000	\$300,000 if inflation protection is selected, \$500,000 if inflation protection is not selected.	\$500,000 (single premium only)	\$1,500,000 death benefit	\$500,000	Maximum single premium \$300,000 (with inflation) or \$500,000 (without inflation)	\$500,000 maximum single premium
Payment Period	Single Premium	Single Premium	5-, 10-, 20- or pay-to-95	Single Premium	Single Premium	Single Premium	Single Premium
Benefit Withdrawal Period	Minimum 3 Years	50 months maximum	50 months, 33 months, 25 months	50 months, 33 months, 25 months	Minimum of 36 months		
Inflation Protection					Yes		
Benefit Triggers	* Unable to perform 2 out of 6 activities of daily living for a period that is expected to last at least 90 days; or severely cognitive impairment						
Coverage	Care in a LTC facility, care in an assisted living facility, home health care, hospice care, adult day care, international facility, respite care, bed reservation, care coordination, caregiver training, supportive equipment				Nursing home facility, assisted living facility, home health care, adult day care, hospice care, respite care and bed reservation.		
Elimination Period	0 days after home health care; all other facility care requires 90 days				7-day waiting period	90-day elimination period	60 days
Recertification	Annual Review						
Claims Outside the United States	Coverage is provided for facility care received in locales outside the US, its territories and Canada. There is no international coverage for non-facility care.						
Residual Death Benefit	Amounts not paid for long-term care are passed on income-tax free to the named beneficiary.						
Licensing Requirements	Life & Health License; LTC Specific Training Requirements in applicable states; Annuity CE				Life & Health License; LTC Specific Training Requirements in applicable states; Annuity CE		Life & Health License

Access Accelerated Riders



	Corebridge & Corebridge Partners	Lincoln	Protective Life	Prudential
Product Name	Accelerated Access Solution Available on: SecureLifetime GUL, Value + Protector, Max Accumulator +	Care Coverage Accelerated Benefits Rider (Available on: WealthAccumulate 2 IUL, WealthPreserve 2 IUL, WealthBuilder IUL)	(ExtendCare) Available on: Custom Choice UL Advantage Choice UL	Benefit Access Rider Available on: PruLife Universal Protector, PruLife Founders Plus UL PruLife Index Advantage UL
Product Type	Rider	Rider	Rider	Rider
Tax Qualified Status	Section 101 ((g) (5)) of the IRC - Accelerated Death Benefit	Section 101 ((g) (5)) of the IRC - Accelerated Death Benefit	Section 101 ((g) (5)) of the IRC - Accelerated Death Benefit	Section 101 ((g) (5)) of the IRC - Accelerated Death Benefit
Benefit Type	Indemnity	Reimbursement	Indemnity	Indemnity
Issue Ages	18 - 80	20 - 80	20 - 80	20 - 80
Monthly Benefit Amount	Three options available: 2% of AAS benefit per month; 4% of the AAS benefit per month; IRS per diem maximum of the AAS benefit per month	2% or 4% payout	\$1,000 - \$9,600 / Monthly (selected by insured at the time of issue and cannot exceed 5% of base policy face amount - may not exceed HIPAA per diem limits)	2% or 4% monthly benefit chosen at time of issue
Minimum Face Amount	\$50,000	\$50,000	\$100,000	\$100,000
Maximum Face / Benefit Amount	\$3 million maximum / monthly benefit is capped at the maximum IRS daily rate at the time of claim.	2% maximum monthly benefit percentage: \$2.5 million; 4% maximum monthly benefit percentage: \$1.25 million	\$5,000,000/ 5% of base policy face amount	\$500,000
Payment Period	Flexible Premiums	Flexible Premiums	Flexible Premiums	Flexible Premiums
Benefit Withdrawal Period	Monthly and can also do an annual lump sum.	12 Months	12 Months	Monthly, annual lump sum, or one-time lump sum. Annual lump sum is calculated with a discounted factor, resulting in a lower net benefit.
Inflation Protection	Not to exceed IRS per diem, but can add 2% or 4% cap on monthly benefit amount.	No	No	No inflation protection feature, but the benefit is available on policies with Option B Death Benefit, so there is potential for the rider lifetime benefit amount to increase over time.
Benefit Triggers	* Unable to perform 2 out of 6 activities of daily living; or *Require substantial supervision to be protected from threats to health and safety due to severe cognitive impairment.	Unable to perform at least 2 Activities of Daily Living or requires substantial supervision to protect the insured from threats to health and safety caused by severe cognitive impairment	* Unable to perform 2 out of 6 activities of daily living; or * Cognitive impairment. * Licensed health care practitioner must certify that insured is chronically ill and is in need of services for the rest of the insured's life, set forth in plan of care	Unable to perform 2 out of 6 activities of daily living; or *Requires substantial supervision to be protected from threats to health and safety due to severe cognitives impairment.
Coverage	Once the benefit triggers, the client can use the funds however they so choose.	Adult day care, alternative care, assisted living facility, bed reservation, caregiver training, care planning, home health care, hospice, international benefits, nursing home care, non-continual services, respite care	Necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance of personal care services required by a chronically ill individual	
Elimination Period	Insured must be chronically ill for 90 consecutive days prior to qualifying for benefits.	90-day elimination period	3 or 12 Months	90 consecutive calendar days
Recertification	Annual certification is required.	Written certification from a Licensed Health Care Practitioner for Covered Services is received at least every 12 months.	N/A	Annual recertification is required.
Claims Outside the United States	Yes - certification and recertification must occur in the US by a licensed health care practitioner in the state they are licensed.		No	Yes - certification and recertification must occur in the US by a licensed health care practitioner.
Residual Death Benefit	No. Client can use 100% of the death benefit if they choose.	The rider has its own face amount called the LTC Specified Amount, which is distinct from the policy's face amount. This is the maximum amount that can be accelerated. The initial LTC Specified Amount may be between 1% and 100% of the initial base policy.	No	No
Licensing Requirements	Life & Health License	Life & Health License	Life & Health License	Life & Health License

3 Mark Financial has made every reasonable effort to assure the accuracy of this information. All agents are responsible for verifying this information.