



Hybrids Have Their Advantages

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

	Lincoln MoneyGuard II	Nationwide Care Matters	OneAmerica Asset Care	OneAmerica Annuity Care	Securian SecureCare
AM Best	A+	A+	A+	A+	A+
Policy Type	Universal Life	Fixed Premium Universal Life	Whole Life and Annuity Products	Fixed Annuities	Universal Life
Guaranteed ROP	80% or 100% After 5 Yrs	100% After 5 Yrs	Anytime: Asset-Care I, II, and III No Guaranteed ROP: Asset-Care IV	9-Yr Surrender Charge Schedule	100% After 5 Yrs
Rate Classes	Standard Couples Discount	Standard Standard Smoker Couples Discount	Preferred Standard Smoker Tables 5-8	N/A	Non-Tobacco: Single and Couples Tobacco: Single and Couples
Ownership	Individual	Individual	Individual Joint Second-to-Die	Individual Joint	Individual
Funding Options	Non-Qualified	Non-Qualified	Non-Qualified Qualified	Non-Qualified Qualified	Non-Qualified
Payments	Single Pay 2-10 Pays (pays to 65; clients <54 yrs.)	Single Pay 5 Pay 10 Pay	Single Pay 10-20 Pays Life Pay	Single Pay	Single Pay
Issue Ages	35 - 80*	40 - 75: 5 and 10 Pays 40 - 69: Single Pay	40 - 80 20 - 80 (Asset-Care IV)	50 - 85 (Annuity Care) 40 - 80 (Annuity Care II)	40 - 75 (Age Last)
Elimination Periods	0 Day: Home Care and Facility Care	90 Calendar Days	60 Days of Service* (within 180 day period)	7 Service Days: Annuity Care 90 Service Days: Annuity Care II	90 Calendar Days
Inflation Riders	3% Compound 5% Compound	3% Simple 5% Compound	5% Simple or 5% Compound (base contract*) 2%, 3%, 4%, 5% Compound (COB)	2%, 3%, 4%, 5% Compound (COB Rider) 5% Compound (Annuity Care II)	3% Simple or Compound 5% Simple or Compound
Minimums	\$50,000 Death Benefit (NY \$75,000)	\$60,000 Death Benefit	\$10,000 Non-Qualified: 10 - 20 Pays and Life Pay \$20,000 Qualified: Single Pay Only	\$10,000 Deposit	\$50,000 Death Benefit
Max Benefit Periods	7 Yrs	7 Yrs	Unlimited	3 Yr or Unlimited COB Rider: Annuity Care 3, 6 and 9 Yr COB Rider: Annuity Care II	7 Yrs
Payment Type	Reimbursement	Indemnity	Reimbursement	Reimbursement	Indemnity

*Details vary by state. All guarantees subject to the terms and conditions of the contract at time of issue and to the claims paying ability of the issuing insurer.

Contact CBS Brokerage at **763.450.1870** to learn more about the advantages of hybrid products.

For Insurance Professional Use Only — Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non-registered products only. Products and programs offered through CBS are not approved for use in all states. Policy riders are available at an additional cost and may not be available for all products. Terms and conditions apply. For use with non-registered products only. 02.18 SOLC17-5856-A 02.19

