

LONG TERM CARE RIDERS

CARRIER	PRODUCTS AVAILABLE	AGES	MODEL	ELIMINATION PERIOD	BENEFIT AMOUNT
AXA	All single-life permanent products	20-75	Indemnity	90 days - begins 1st day LTC services are received. Does not need to be consecutive, but must be w/in a consecutive 24 months.	Lesser of LTC specified amount times 1%, 2%, or 3% (max of \$50k per month) OR 200% of HIPAA per diem limit (100% in NY) on a monthly basis.
Genworth	Asset Builder IUL Foundation Builder IUL	18-65	Reimbursement	90 days	Initial Specified Amount, accelerated over a 2, 3, or 4 yr benefit period, w/a monthly max of \$25k.
John Hancock	All single-life permanent products	Up to age 75	Reimbursement	100 days - begins 1st day LTC services are received. Does not need to be consecutive.	Lesser of max monthly benefit (monthly benefit x LTC DB, w/max of \$50k per month) OR actual qualifying LTC expenses.
MetLife	Promise WL Portfolio EXCEPT WL 65	At issue 18-70	Indemnity	90 days - does not need to be continuous, but must be within 24-month period.	Lesser of 2% of the eligible proceeds OR 30 times the HIPAA per diem limit declared for the calendar year in which the LTC payment is made.
Minnesota	Eclipse Indexed Eclipse Protector Indexed Accumulator VUL Accumulator UL	20-80	Indemnity	90 days of service - does not need to be consecutive	Lesser of per diem amount OR the monthly percentage selected at the time of issue. Max percentage is 2% or 4% of the total LTCA or \$300 per day.
Nationwide	Indexed UL No-lapse GUL Accumulation VUL Protection VUL Current Assumption UL	21-80	Indemnity	90 days - does not need to be consecutive, but accumulated w/in a continuous period of 730 days	Lesser of LTC specified amount x 2% OR 100% of HIPAA per diem limit on a monthly basis.
Transamerica	TransNavigator IUL Journey VUL	18-75	Indemnity	90 days of service	Lesser of 2% of LTC specified amount at commencement of benefits OR the HIPAA per diem amount times the number of days in calendar year.

Product information as of September 2015. Product availability subject to state approval.

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