

A competitive look at linked-benefit product features

Features	Nationwide YourLife CareMatters	Lincoln MoneyGuard II	Pacific Life PremierCare Advantage	State Life (One America) Asset-Care
LTC benefit payout style	Cash indemnity	Reimbursement	Reimbursement	Reimbursement
Residual death benefit	20%	Lesser of 5% or \$10,000	Lesser of \$5,000 or 5% of initial face	No
LTC benefits paid for informal care ⁶	Yes — 100% benefit	No	No	No
Options to pay immediate family member to provide care ⁶	Yes	Only if they work for and are paid by a licensed provider	Only if they work for and are paid by a licensed provider	Only if they work for and are paid by a licensed provider
Home modifications ⁷	Unlimited — in number and type	Must be approved by Lincoln; one per 12 months and cannot exceed maximum monthly benefit	Must be approved by Pacific Life; lesser of \$5,000 or monthly maximum Accelerated Benefit Rider benefit amount at time of policy issue	Limited to two times the monthly maximum
Return of premium	Graded years 1 – 5; 100% available day 1 of year 6	80% in all years or graded years 1 – 5	100% on day 1 (single pay)	100% return of premium available on base policy; any premiums paid for riders or additional benefits may not be eligible for return of premium
Elimination period	90 days	0 days	0 days (home) 90 days (facility care)	30 days (home) 60 days (facility care)

All information presented is deemed reliable, and Nationwide has made every effort to make sure it is accurate; however, it's possible that there are differences between the products compared that are not reflected and/or of which we are unaware. For this reason, its completeness and accuracy cannot be guaranteed. These are mere hypothetical scenarios and not intended to represent any specific client or situation.

⁶ A licensed health care practitioner must state that informal care (which includes care provided by family or friends) is appropriate in the plan of care. Consult with tax professionals for advice because such arrangements may create reporting and withholding requirements for the payer and the payee.

⁷ Home modifications generally refer to modifications that ensure safety and accessibility (e.g., bath safety bars and wheelchair ramps).