




Linked Benefit Products

Carrier	Product	Issue ages	Minimum and Maximum Policy Size	Product Highlights
	MoneyGuard Reserve (Only available in NY)	Single Premium 30 – 69 Flexible Premium 30 - 80 (age last birthday) Backdating permitted up to 30 days.	Minimum Specified Amount: <ul style="list-style-type: none"> \$25,000 (may vary by state) Maximum Specified Amount: <ul style="list-style-type: none"> \$500,000 for the 2 year CCBR \$750,000 for the 3 year CCBR 	Single Premium UL w/ LTC benefit 100% Money back Guarantee Simplified underwriting 0 day Elimination for HC/90 Service day Elimination for FC reduced by HC days
	MoneyGuard Reserve Plus	Single Premium 35 – 69 Flexible Premium 35 - 80 (age last birthday) Backdating permitted up to 90 days.	Minimum Specified Amount: <ul style="list-style-type: none"> \$50,000 (may vary by state) Maximum Specified Amount: (Single Premium) <ul style="list-style-type: none"> \$500,000 for the 2 year CCBR \$750,000 for the 3 year CCBR Maximum Specified Amount: (Flexible Premium) <ul style="list-style-type: none"> \$500,000 	Single Premium UL w/ LTC benefit 100% Money back Guarantee Simplified underwriting 0 day Elimination International Benefit 50% max of CCBR
	Long-Term Care Fixed Annuity	45 – 74 (age last birthday) Backdating is not permitted.	Minimum Single Premium: <ul style="list-style-type: none"> \$50,000 Maximum Premium: <ul style="list-style-type: none"> \$400,000 for 2 + 4 benefit \$600,000 for 3 + 3 benefit 	Single Premium Deferred Annuity w/ LTC benefit Simplified Underwriting Initial interest rate guaranteed for 7 years. No MVA Indemnity Benefit 90 Calendar day Elimination
	YourLife Single Premium UL(w/ Long Term Care Rider)	21 – 80 (age nearest birthday) Backdating is not permitted.	Minimum Single Premium: <ul style="list-style-type: none"> \$20,000 (varies by issue age) Maximum Single Premium: <ul style="list-style-type: none"> \$125,000 (varies by issue age) 	Single Premium UL w/ LTC benefit Indemnity Style benefit 100% Money back Guarantee 90 Service day Elimination in 730 day Period
	Asset Preserver (UL w/ Long Term Care Option)	40 – 85 (age nearest birthday) Backdating is not permitted.	Minimum Face Amount: <ul style="list-style-type: none"> \$24,000 or the minimum to provide a \$1,000 monthly LTC benefit Maximum Face amount: <ul style="list-style-type: none"> \$1,000,000 	Single Premium UL w/ LTC benefit Lifetime Money back Guarantee Minimum benefit guarantee 90 Service day Elimination in 270 day Period