

LONG TERM CARE RIDERS

CARRIER	PRODUCTS AVAILABLE	AGES	MODEL	ELIMINATION PERIOD	BENEFIT AMOUNT
AXA	BrightLife Grow BrightLife Protect IncentiveLife Legacy III Incentive Life Optimizer II	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.
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 IUL Eclipse Protector IUL 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	No-lapse GSUL II Indexed UL No-lapse GUL Accumulation VUL Protection VUL Current Assumption UL	35-75 21-80	Indemnity	90 days - does not need to be consecutive, but accumulated w/in a continuous period of 730 days	Lesser of 2% of LTC specified amount or 2 times daily amount allowed by HIPAA x 30. 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.