



	Living Care Annuity (United of Omaha)	Annuity Care II (State Life)	Asset-Care III (IRA & Whole Life) (State Life)
Issue Age	40-79 Single Annuitants	40-80 Single or Joint Annuitants	40-80 Single or Joint Annuitants
Minimum Premium	\$50,000 with or without inflation (\$75,000 in SD)	\$10,000 with or without inflation	\$20,000 with or without inflation <i>See Below for:</i> CA, MN, NC and WI
Limit to LTC Benefit Amount	3X Premium all ages	2.5 X-5.5X Premium Varies by age	2, 3 or 4% of Death Benefit
LTC Benefit Period	72 months	24 months (single) 30 months (joint) plus Continuation rider of 36, 72 or 108 months (varies by age)	25-50 months OR Lifetime with rider
LTC Benefit Type	Daily	Monthly	Monthly
Deductible Period	After 2 yr deferral period: 90 Days for Facility or Home	No Deferral period 90 Days for Facility or Home	No deferral period 60 Days for Facility or Home

	Living Care Annuity	Annuity Care II	Asset Care III
Payment Options	Single Premium only Non-Qualified Funds only	Single Premium only Non-Qualified Funds only	Single Premium only Qualified Funds only
Death Benefit	Balance of the Annuity Account Value	Balance of the Accumulated Value Account	Balance of Death Benefit and Annuity Account Value
Inflation Options	LTC Pool and Daily benefit increases by 5% Compound <i>Additional premium may be required</i>	Monthly Benefit increases by 5% Compound Interest	LTC Monthly benefit increases by 5% Compound Interest
Coverage Type	Facility, In home	Facility , In home	Facility, In home
Informal Care Providers Allowed?	No	No	No
International Coverage	No	No	No
Discounts	None	None	None
Return of Premium	None	None	None
Surrender Charges Period	10 years (9,9,7,6,5,4,3,2,1,0)	9 years (9,8,7,6,5,4,3,2,1)	10 Years (9,8,7,6,5,4,3,2,1,0)
Guaranteed Interest Rate	2.25%	1.50%	2%
Annuity Withdrawal Provisions	10% of contract value per year	10% of contract value per year	10% of contract value per year

	Living Care Annuity	Annuity Care II	Asset-Care III
LTC Withdrawal Methods	Reimbursement	Reimbursement or Indemnity	Reimbursement
Agent Commission	8% ages 40-75 6% ages 76-79	6.50% all ages	6.50% all ages
Availability:	All states except: CA, CT, FL HI, KS, MA MD, MT, NH NJ, NY, OH OR, PA, TN TX, VA, VT WA	All states except: CA, CT, IL MA, NH, NJ NY, PA, UT VT* <i>*Annuity Care available except in CT, NH, NY</i>	All states except: NJ, NY, PA ** State Specific Requirements for Minimum Coverage: CA: LTC benefit of 1500/month MN: Death Benefit of \$50,000 NC: LTC Benefit of \$760/month WI: LTC Benefit of \$1800/month

Revised Sept 15, 2011