



	Money Guard Reserve Plus Lincoln Universal Life	TLC (Total Living Coverage) Genworth Universal Life	LifeCare John Hancock Whole Life	Asset-Care I/IV State Life Whole Life
Issue Age	30-80	18-79	30-75	40-80 Joint: 35-80
Minimum	\$25,000 Death Benefit	\$50,000 Death Benefit	\$15,000 Premium	\$10,000 Premium
Riders	*CCBR: 2 or 3 years *EOBR: 0, 2 or 4 years	**ABR: 24, 36 or 48 months **EBR: 0, 24, 48 months or Lifetime	**ABR: 2, 2.5 or 3 years ***COB : 2, 2.5 or 4 years	Asset Care Plus: 25, 33, 50 months or Lifetime
LTC Benefit periods	2 (2+0) 3 (3+0) 4 (2+2) 5 (3+2) 6 (2+4) 7 (3+4) Years	2 3 4 Various Combinations 5 available; 6 See Agent Guide 7 for details 8 Years OR Lifetime	2 (2+0) 3 (3+0) 4 (2+2) 5 (2.5+2.5) 6 (2+4) 7 (3+4) Years	25 (25 + 0) 33 (33 + 0) 50 (50 + 0) 50 (25 + 25) 66 (33 + 33) 100 (50+50) Months OR Lifetime
Elimination Period	No Elimination Period	90 Days for Facility 0 Days for Home Care	90 Calendar Days for Facility or Home Care	60 Service Days for Facility or Home Care

	Money Guard Reserve Plus	TLC	LifeCare	Asset Care I/IV
Guaranteed Interest rate	4%	3.50%	5%	4%
Payment Options	Single Pay OR 3 Pay 5 Pay 7 Pay 10 Pay	Single Pay only	Single Pay only	Asset Care I: Single Pay Asset Care IV: Limited Pay of 10-20 years OR Lifetime
Payment Modes	Flexible Pay: Annual	N/A	N/A	Asset Care IV: Annual Semi-annual Quarterly Monthly
Return of Premium	Single pay: Included Flexible Pay: ages 36-65 Exercisable after all premiums paid	avail only in Years 1-15	Months 1-6: 100% Months 7-35: 95% Months 36-Lifetime: Greater of 100% of Premium OR Cash Value	Anytime Greater of 100% of Premium OR Cash Value
Residual Death Benefit	10% of Original Death Benefit	10% of Original Death Benefit	at least \$5000	Balance of Account
Discounts	None	Couples: 20% each One of Couple: 10% Preferred Health:15%	None	None
Inflation Options	3% Simple 5% Simple or Compound	3% or 5% Simple or Compound	No inflation options	5% Compound

	Money Guard Reserve Plus	TLC	LifeCare	Asset Care I/IV
LTC Benefit	Choose Monthly amount (in whole dollars)	Choose Monthly amount (in whole dollars)	Choose Monthly amount (in whole dollars)	2-3-4% of Death Benefit
LTC Withdrawal Methods	Reimbursement	Reimbursement	Reimbursement	Reimbursement
Health Categories	Non-Smoker Smoker	Preferred No Nicotine Use Standard No Nicotine Use Standard Nicotine Use	Non-Smoker Smoker	Preferred Standard 8 Table ratings
Agent Commission	8%	8%	8%	8%
Availability	All States except: CA, CO, HI, IL, NY, PA TN, VT	All states except: PA	All states except: FL, PA TX, UT VT, WA	All states except: NJ NY

Money Guard Reserve :
available for states
where the Plus is
not available

*CCBR :Convalescent Care Benefits Rider

*EOBR: Extension of Benefits Rider

**ABR: Accelerated Benefits Rider

**EBR: Extension of Benefits Rider

***COB: Continuation of Benefits Rider