

COMPARISON

BenefitAccess Rider vs. Other Chronic Illness and/or Terminal Illness Riders

COMPARISON CHARTS

Click on number to jump to desired information.

- 1 **QUICK LOOK:**
Life insurance with an optional chronic illness, long-term care, and/or terminal illness rider
- 2 **QUICK LOOK:**
Hybrid life products
- 3 **DETAILED LOOK:**
Life insurance with BAR vs. life insurance with optional chronic illness and/or terminal illness rider – Part 1
Prudential, Nationwide, Lincoln National, John Hancock, Pacific Life
- 8 **DETAILED LOOK:**
Life insurance with BAR vs. life insurance with optional chronic illness and/or terminal illness rider – Part 2
Prudential, Penn Mutual, Protective, Transamerica, American General, AXA
- 12 **DETAILED LOOK:**
Life insurance with BAR vs. life insurance with optional chronic illness and/or terminal illness rider – Part 3
Prudential, Securian, Principal, United of Omaha, Symetra
- 15 **DETAILED LOOK:**
Life insurance with BAR vs. hybrid life products
(Products that offer both life insurance and long-term care benefits)

Many prominent carriers offer products that provide death benefit and chronic illness care protection. Which product or carrier is appropriate for a client depends on a variety of factors. Use the accompanying charts to help you evaluate the differences and similarities between these products.

BENEFITACCESS RIDER (BAR) HIGHLIGHTS

Pays for the Condition, Not the Care – 80% of people who are chronically ill stay in their private home.* With BenefitAccess, there is no requirement to receive professional care in order to be eligible for benefits. Clients have the flexibility to use their funds the way they'd like. Even if they want to stay home and be cared for by a loved one.

Double Duty Dollars – Life insurance with BenefitAccess offers clients multiple benefits in one policy—100%** of the policy's death benefit will be paid out, either as a living benefit or as a death benefit.

Prepare Now, Plan Later – A person who is healthy today does not know what type of care he or she will specifically want or need for a chronic illness event that might occur many years in the future. Clients have full flexibility to use BAR proceeds in a way that best suits their needs during a chronic illness. There is no specific list of covered services for benefit eligibility. BenefitAccess provides clients with the flexibility to make those critical decisions later, when it matters most.

Lifetime Benefit Can Grow*** – The total amount available for acceleration with BenefitAccess can grow as the policy's death benefit grows:

- If the policy hits corridor on a policy with Option A Death Benefit;
- If the policy's contract fund grows on a policy with Option B Death Benefit; or
- If a policy has Option C Death Benefit, the BAR Benefit will equal the basic insurance amount plus premiums.

Competitive Cost – BenefitAccess can be a cost-effective way for clients to have added protection against a chronic or terminal illness event when they purchase permanent life insurance. The cost of the rider is generally 5% – 25% of the life insurance premium (depending on age, gender, underwriting class, and monthly benefit option selected).

Choice of Monthly Payout Options – BenefitAccess offers clients a choice of maximum monthly benefit options—2% or 4% of the death benefit at the time of claim.

Potential for Easier Access to Benefits – With BenefitAccess, it is possible for clients to begin receiving benefit payments as soon as their claim is approved, without having to satisfy a waiting or elimination period. Terms and conditions apply.

* Hagen S, et al. Rising demand for longterm services and supports for elderly people. Congressional Budget Office. June 26, 2013, p.13.

** For terminal illness claims, the accelerated death benefit payment is reduced by a discount factor and a one-time processing fee applies.

*** The maximum monthly amount is subject to IRS limits. Availability of death benefit options varies by product type.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

Life insurance with an optional chronic illness, long-term care, and/or terminal illness rider

	Rider Name	Product Type	No Elimination or Waiting Period*	Pays for Family Care ¹ /No Professional Care Required	Full DB Available for Acceleration	Permanent Lapse Protection ²	No Restrictions on Benefit Use	Available with Option B Death Benefit	No Permanency Requirement
Prudential	BenefitAccess Rider 2017	Indemnity	✓ ⁵	✓	✓	✓	✓	✓	✓
Nationwide⁴	Long-Term Care (LTC) Rider II	Indemnity		✓ ³	✓		✓		✓
John Hancock⁴	Long-Term Care (LTC) Rider	Reimbursement			✓				✓
Protective⁴	ExtendCare Rider	Indemnity		✓	✓	✓ ⁶	✓		✓
Penn Mutual	Chronic Illness Accelerated Benefit Rider	Indemnity	✓	✓			✓	✓	
Pacific Life	Premier Living Benefits Rider 2	Indemnity	✓	✓	✓		✓	✓	
	Premier LTC Rider	Indemnity		✓	✓		✓		✓
Lincoln National	LifeEnhance Accelerated Benefits Rider	Indemnity	✓	✓	✓	✓	✓	✓	
	LifeAssure Accelerated Benefits Rider	Indemnity	✓	✓			✓	✓	
	Lincoln Care Coverage Accelerated Benefits Rider	Reimbursement			✓				✓
AXA	Long-Term Care Services Rider	Indemnity			✓			✓	✓
Transamerica	Long-Term Care Rider	Indemnity			✓				✓
	Chronic Illness Accelerated Death Benefit Rider	Indemnity		✓			✓	✓	✓
American General	Accelerated Access Solution Chronic Illness Accelerated Death Benefit Rider	Indemnity		✓	✓		✓	✓	✓
Securian	Chronic Illness Agreement	Indemnity		✓	✓		✓		✓
	Chronic Illness Access Agreement	Indemnity		✓	✓		✓		✓
Principal	Chronic Illness Death Benefit Advance Rider	Indemnity	✓	✓	✓		✓		
United of Omaha	Accelerated Death Benefit for Chronic Illness	Indemnity		✓			✓		✓
	Long-Term Care Rider	Reimbursement			✓				✓
Symetra	Chronic Illness Rider	Indemnity	✓	✓			✓		
	Chronic Illness Plus Rider	Indemnity	✓	✓	✓		✓		

¹Family Care means that the insured does not need to receive professional, qualified LTC services to be eligible for benefits, and there are no restrictions if a family member is the caregiver.

²With Prudential, while on chronic illness claim, the policy is protected from lapse, through waiver of policy and rider charges. If the chronic illness claim continues for 25+ months, the policy is permanently protected from lapse, even if the client later comes off claim. If the client comes off claim within 25 months of initially going on claim they may need to make additional premium payments to keep the policy from lapsing.

³A home health care service agency with a valid certificate of approval must be the primary caregiver monitoring care on a regular basis. However, excess benefits may be used to pay a family member to provide supplemental care.

⁴Terminal illness benefits available through another rider the carrier has available.

⁵For those individuals certified as chronically ill and not expected to recover, benefit payments begin promptly after the claim is approved, with no elimination or waiting period. For those certified as chronically ill and expected to recover, a 90-calendar-day elimination period must be satisfied and benefit payments begin promptly after elimination period is satisfied.

⁶If the insured is certified as chronically ill for three consecutive Benefit Periods, the monthly deductions will be waived for as long as the policy is in force.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

HYBRID LIFE PRODUCTS (products that offer both life insurance and long-term care benefits)

	Product Name	Product Type	No Waiting Period	Pays for Family Care/No Professional Care Required	Full DB Available for Acceleration	Permanent Lapse Protection	No Restrictions on Benefit Use	Available with Option B Death Benefit	No Health License Required to Sell Rider
Lincoln National⁴	MoneyGuard III	Reimbursement	✓	✓ ⁸	✓				
Pacific Life⁷	PremierCare Advantage	Reimbursement			✓				
Nationwide	Nationwide CareMatters II	Indemnity		✓	✓		✓		
State Life (OneAmerica)	Asset-Care (I & IV)	Reimbursement			✓				
New York Life	Asset Flex	Reimbursement		✓	✓				
Securian	SecureCare	Indemnity		✓			✓		

⁷Pacific Life only offers single-premium products; therefore, policies are not subject to potential lapse.

⁸Transitional Care Assistance may be used in combination with other forms of care and helps transition from informal to formal care. The benefit allows for \$100/day of benefits for up to 180 days and does not require receipts. Must be within the first year on claim. Care may be provided by an individual of the policyowner's choosing (except spouses).

Please note that all hybrid products offer inflation protection.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 1

	Prudential	Nationwide	Lincoln National			John Hancock	Pacific Life	
Rider Name	BenefitAccess Rider 2017	Long-Term Care Rider II	LifeEnhance Accelerated Benefits Rider	LifeAssure Accelerated Benefits Rider	Lincoln Care Coverage Accelerated Benefits Rider	Long-Term Care (LTC) Rider	Premier Living Benefits Rider 2	Premier LTC Rider
Tax Qualified Status	IRC 101(g)	7702B(b)—LTC; 101((g) (5))—Accelerated Death Benefit	IRC 101(g)	IRC 101(g)	IRC 7702B(b)	IRC 7702B(b)	IRC 101(g)	IRC 7702B(b)
Rider Type	Chronic/terminal illness rider	Long-term care rider	Chronic/terminal illness rider	Chronic/terminal illness rider	Long-term care rider	Long-term care rider	Chronic illness rider	Long-term care rider
Product Availability	PruLife Founders Plus UL® VUL Protector® PruLife® Universal Protector PruLife Index Advantage UL® PruLife® Custom Premier II PruLife Essential UL PruLife® Survivorship Index UL*	IUL Accumulator II IUL Protector II No-Lapse Guarantee UL II VUL Accumulator VUL Protector Survivorship Indexed UL	LifeGuarantee UL (2019)-11/11/19 WealthAccumulate IUL (2019)-09/16/19 WealthPreserve IUL (2019)-10/21/19 VUL ^{one} (2019)-05/13/19 AssetEdge VUL (2019)-09/16/19 AssetEdge Exec VUL (2019)-09/16/19	LifeGuarantee UL (2019)-11/11/19 WealthAccumulate IUL (2019)-09/16/19 WealthPreserve IUL (2019)-10/21/19 VUL ^{one} (2019)-05/13/19 AssetEdge VUL (2019)-09/16/19 AssetEdge Exec VUL (2019)-09/16/19	LifeGuarantee UL (2019)-11/11/19 WealthAccumulate IUL (2019)-09/16/19 WealthPreserve IUL (2019)-10/21/19 VUL ^{one} (2019)-05/13/19 AssetEdge VUL (2019)-09/16/19 AssetEdge Exec VUL (2019)-09/16/19	Accumulation IUL 19 Accumulation VUL 19 Protection IUL 18 Protection UL 19 Protection VUL 17	Pacific Discovery Xelerator IUL 2 (PDX 2) Pacific Indexed Accumulator 6 (PIA 6) Pacific Select Harbor VUL Pacific Select VUL 2 Versa Flex Venture UL Pacific Indexed Estate Preserver 3 (PIEP 3)	Pacific Discovery Xelerator IUL 2 (PDX 2) Pacific Discovery Protector IUL Pacific Indexed Accumulator 6 (PIA 6) Pacific Select Harbor VUL Pacific Select VUL 2 Versa Flex Venture UL
Accident and Health License Requirement	NO	YES	NO	NO	YES	YES	NO	YES

*PruLife Survivorship Index UL offers the Survivorship BenefitAccess Rider. Refer to Survivorship BenefitAccess Rider Overview for details.

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 1 (continued)

	Prudential	Nationwide	Lincoln National		John Hancock	Pacific Life		
Eligibility	<p>Certified by a licensed health care practitioner as:</p> <ol style="list-style-type: none"> being unable to perform (without substantial assistance from another individual) at least 2 of 6 Activities of Daily Living (ADL) for a period of at least 90 days due to a loss of functional capacity,* or requiring substantial supervision for protection from threats to health and safety due to severe cognitive impairment. 	<p>Certified, within the preceding twelve months, by a licensed health care practitioner as:</p> <ol style="list-style-type: none"> being unable to perform, without substantial assistance from another individual, at least two or more of the Activities of Daily Living (i.e., bathing, continence, dressing, eating, toileting, and transferring) for a period of at least 90 days due to a loss of functional capacity; or requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment; <ol style="list-style-type: none"> the insured must be receiving qualified long-term care services specified in a plan of care; the elimination period must be satisfied (only once) 	<p>Written certification by a licensed health care practitioner within the preceding 12 months that the insured is chronically ill and unable to perform (without substantial assistance from another individual) at least 2 Activities of Daily Living (ADLs) for a period of at least 90 days due to a loss of functional capacity. ADLs include: bathing, continence, dressing, eating, toileting, and transferring OR requiring substantial supervision from another individual to protect the insured from threats to health and safety due to severe cognitive impairment AND according to certification from a licensed health care practitioner, services are likely to be needed for the rest of the insured's life.</p>	<p>Certified by a Licensed Health Care Practitioner within the preceding 12 months as 1) Needing Services as set forth in Written Certification specifying such Services are likely to be needed for the rest of the Insured's life; AND 2) Either: a) Being unable to perform (without Substantial Assistance from another individual) at least 2 ADLs for a period of at least 90 days due to a loss of functional capacity; or b) Requiring Substantial Supervision from another individual to protect the Insured from threats to health and safety due to Severe Cognitive Impairment.</p>	<p>An insured may receive benefits under this rider once the following conditions are met:</p> <ul style="list-style-type: none"> 90 calendar days elimination period on which the insured receives Covered Services is satisfied. Consecutive days are not required but must be satisfied within a continuous period of 730 calendar days. Written certification from a Licensed Health Care Practitioner that the Insured is Chronically Ill is received at least every 12 months. Chronically Ill defined as the Insured is either a) Unable to perform (without Substantial Assistance from another individual) at least 2 Activities of Daily Living (ADLs) for a period of at least 90 days due to a loss of functional capacity; or b) Requires Substantial Supervision from another individual to protect the insured from threats to health and safety due to Severe Cognitive Impairment. 	<p>Written certification from a licensed health care practitioner that the life insured is chronically ill as defined in the rider (the life insured must be unable to perform 2 of the 6 ADLs without substantial assistance or is found to have a severe cognitive impairment that threatens their health or safety. The six ADLs are bathing, eating, continence, toileting, dressing, and transferring) and is receiving qualified long-term care services under a current plan of care. Further documentation includes written proof of loss for the life of the insured.</p>	<p>Written proof by a licensed health care practitioner that the insured has been certified as chronically ill and is unable to perform without substantial assistance from another individual at least two Activities of Daily Living due to a loss of functional capacity or must require substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment and that the condition(s) is expected to be permanent.</p>	<p>Certification by a licensed health care practitioner as being chronically ill as described below: The insured receives care that is a covered service under the rider and such care is provided pursuant to a written plan of care that is appropriate and consistent with generally accepted standards of care for persons who are chronically ill individuals; and the applicable elimination period has been satisfied.</p>

*In NY and CA, the insured must be certified as having a chronic illness that is expected to last the rest of their life.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 1 (continued)

	Prudential	Nationwide	Lincoln National			John Hancock	Pacific Life	
Issue Ages	20 – 80	20 – 80	20 – 80	20 – 80	20 – 80	20 – 75	18 – 75 (Varies by product)	18 – 75
Benefit Payment Options	Monthly, annual lump sum, or one-time lump sum. Annual lump sum is calculated with a discount factor, resulting in a lower net benefit. One-time lump sum is only available for terminal illness claims (in all states) and is calculated with a discount factor, resulting in a lower net benefit.	Monthly, annual lump sum, or one-time lump sum. Annual lump sum is calculated with a discount factor, resulting in a lower net benefit. One-time lump sum is only available for terminal illness claims (in all states) and is calculated with a discount factor, resulting in a lower net benefit.	Monthly indemnity, or one-time lump sum	Annual lump sum	Monthly reimbursement	Either 1%, 2%, or 4% in Monthly Acceleration Percentage (MAP) of the total benefit pool (from 1% to 100% of the face amount)	Monthly indemnity or annual lump sum	Monthly indemnity
Maximum Monthly Benefit	Choice of either 2% or 4% of the death benefit (elected at issue*), not to exceed: 1) IRS per diem limit at the time of claim; 2) IRS per diem limit at the time of policy issue, compounded annually at 4%. *4% option available on policies with face amount of \$500,000 or less.	Lesser of the Elected Percentage (2%, 3%, or 4%) of the specified amount, 2X the HIPAA Per Diem Limit, or 1/12th of the Maximum Lifetime LTC Benefit	The lesser of either 2% of the original benefit amount or the IRS per diem limit times the number of days in the month	Lesser of 1) Net benefit payment of the annual IRS Per Diem; 2) 25% of the Original Benefit Amount multiplied by a discount factor; or 3) the Remaining Benefit Amount multiplied by a discount factor	2% (4 year duration or 4% (2 year duration), capped at \$50,000	\$50,000	Up to 2% of the eligible death benefit (24% if annually) of the policy at the time of initial claim up to 125% of IRS per diem limit. Entire death benefit may be accelerated up to the lifetime maximum of \$1.5 million	Choice of either 2% or 4% of the Adjusted LTC Coverage Amount, subject to the maximum per diem Limitation Percentage of 125%
Maximum Total Benefit	The death benefit of the policy at the time of initial claim. The maximum is \$5 million and applies on an aggregate basis if multiple policies are owned by the insured.	Equal to the policy's specified amount	\$5 million (Ages 20 – 69) \$2 million (Ages 70 – 80)	\$1.5 million (Ages 20 – 69) \$1 million (Ages 70 – 80)	\$2.5 million for 2% \$1.25 million for 4%	Varies by Monthly Acceleration Percentage (MAP): \$5 million for 1% MAP, \$2.5 million for 2% MAP, \$1.25 million for 4% MAP	\$1.5 million	Lesser of the policy's Total Face Amount or A) \$3 million if the 2% Maximum Monthly Percentage is elected B) or if the 4% Maximum Monthly Percentage is elected then max LTC Coverage is: \$1.5 million for issue ages up to 64 and \$750,000 for issue ages 65+

Continued on the next page.

COMPARISON

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LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 1 (continued)

	Prudential	Nationwide	Lincoln National			John Hancock	Pacific Life	
Restrictions on Use of Benefit	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	The following Covered Services may be available for reimbursement to the extent that such services are prescribed in the Insured's Plan of Care and are Qualified Long-Term Care Services as defined in the Rider: Adult Day Care Services, Assisted Living Facility Services, Bed Reservation (limited to 30 days each calendar year), Care Planning Services, Caregiver Training, Home Health Care Services, Hospice Services, Nursing Home Care Services, Respite Care Services, Alternative Care Services, Non-Continual Services (services received on a non-recurring basis such as expenses for durable medical equipment or for home modifications to accommodate a wheelchair or other device).	Benefit payments will only cover qualifying long-term care costs actually incurred including home health care, assisted living facility, adult day care center, nursing home, hospice center, and bed hold benefit for up to 21 days per policy year, up to selected monthly benefit.	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met
Elimination Period	NONE: For those certified as chronically ill and not expected to recover. 90 Calendar Days: For those certified as chronically ill, but expected to recover.	90 calendar days <i>(Need not be consecutive, but must be within a continuous period of 730 days)</i>	NONE	NONE	90 calendar days (Need not be consecutive, but must be satisfied within a continuous period of 730 calendar days)	100 service days <i>(Need not be consecutive)</i>	NONE	90 calendar days for a loss related to the insured's inability to perform activities of daily living or 365 days for a loss due to severe cognitive impairment
Residual Death Benefit	NONE	10% of policy specified amount	NONE	NONE	NONE	NONE	Any death benefit remaining when policyowner elects less than 100% of acceleration for claim	NONE

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 1 (continued)

	Prudential	Nationwide	Lincoln National			John Hancock	Pacific Life	
Rider Charge	Monthly deductions	Monthly deductions <i>(Treated as non-taxable distributions that reduce cost basis)</i>	Monthly deductions <i>(adds approximately 6% increase to base product target)</i>	NONE <i>(Subject to discount factors)</i>	Monthly deductions	Monthly deductions <i>(Treated as non-taxable distributions that reduce cost basis)</i>	NONE <i>(subject to discount factors)</i>	Monthly deductions
Recertification Required	Yes, annually	Yes, annually <i>Recertification only as necessary (at company's expense)</i>	Yes, annually	Yes, annually	Yes, annually	Yes, annually	Yes, annually	Yes, annually
Claim Impact on Death Benefit	Dollar-for-dollar reduction	Dollar-for-dollar reduction	Proportional reduction	Proportional reduction	Dollar-for-dollar reduction	Proportional reduction	Greater than dollar-for-dollar reduction; reduced with discount factor	Dollar-for-dollar reduction
Claim Impact on Policy Values	Proportional reduction	Dollar-for-dollar reduction	Proportional reduction	Proportional reduction	Proportional reduction	Proportional reduction	Proportional reduction	Proportional reduction
International Benefits	YES <i>(Certification and recertification must occur in the U.S. by a licensed health care practitioner)</i>	YES <i>(Upon meeting qualifying conditions, the insured can receive LTC benefits outside of the U.S. as long as the physician assessment and care service are commensurate with what is expected of a U.S. claim)</i>	YES <i>(Provided the health care practitioner must be licensed in the U.S.)</i>	YES <i>(Provided the health care practitioner must be licensed in the U.S.)</i>	YES <i>Limited to Nursing Home or Assisted Living Facility confinement (Health Care Practitioner must be U.S. licensed)</i>	NONE	NONE	YES <i>(Certification and recertification must occur in the U.S. by a licensed health care practitioner)</i>
Provides Benefits in the Event of Terminal Illness	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 6* months or less)</i> <i>* CA: 12 months</i>	Terminal illness benefits available through a separate rider	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less)</i>	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less)</i>	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less, as certified by a physician)</i>

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 2

	Prudential	Penn Mutual	Protective	Transamerica		American General	AXA
Rider Name	BenefitAccess Rider 2017	Chronic Illness Accelerated Benefit Rider	ExtendCare Rider	Long-Term Care Rider	Chronic Illness Accelerated Death Benefit Rider	Accelerated Access Solution Chronic Illness Accelerated Death Benefit Rider	Long-Term Care Services Rider
Tax Qualified Status	IRC 101(g)	IRC 101(g)	IRC 101(g)	IRC 7702B(b)	IRC 101(g)	IRC 101(g)	IRC 7702B(b)
Rider Type	Chronic/terminal illness rider	Chronic illness rider	Chronic illness rider	Long-term care rider	Chronic illness rider	Chronic illness rider	Long-term care rider
Product Availability	PruLife Founders Plus VUL Protector PruLife Universal Protector PruLife Index Advantage UL PruLife Custom Premier II PruLife Essential UL PruLife Survivorship Index UL*	Guaranteed Protection UL Survivorship Plus Select IUL Survivorship Choice Whole Life Versatile Choice Whole Life Accumulation Builder Flex IUL Diversified Growth VUL Diversified Advantage VUL	ProClassic II UL 12-19 Strategic Objectives II VUL Indexed Choice UL Advantage Choice UL 12-19	Transamerica Financial Foundation IUL	Financial Foundation IUL, Trendsetter LB Term Series	Secure Lifetime GUL 3, AG Platinum Choice VUL 2, Max Accumulator+ IUL, Value+ Protector IUL	BrightLife Grow Indexed UL IUL Protect VUL Legacy VUL Optimizer
Accident and Health License Requirement	NO	NO	NO	YES	NO	NO	YES

* PruLife Survivorship Index UL offers the Survivorship BenefitAccess Rider. Refer to Survivorship BenefitAccess Rider Overview for details.

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 2 (continued)

	Prudential	Penn Mutual	Protective	Transamerica		American General	AXA
Eligibility	Certified by a licensed health care practitioner as: 1. being unable to perform (without substantial assistance from another individual) at least 2 of 6 Activities of Daily Living (ADL) for a period of at least 90 days due to a loss of functional capacity,* or 2. requiring substantial supervision for protection from threats to health and safety due to severe cognitive impairment.	Must receive written certification from a licensed health care practitioner that the insured has a chronic illness. The licensed health care practitioner must also certify that continuous care in an eligible facility or at home is expected to be required for the remainder of the insured's life when the insured has a chronic illness. Chronic illness means that the insured has been certified by a licensed health care practitioner within the last 12 months as: (1) being unable to perform at least two Activities of Daily Living without substantial assistance from another person due to a loss of functional capacity for a period of at least 90 consecutive days; or (2) requiring substantial supervision by another person for a period of at least 90 consecutive days to protect the insured from threats to health and safety due to severe cognitive impairment.	Insured must be certified by a licensed health care practitioner within the past 12 months as chronically ill—defined as either unable to perform at least two Activities of Daily Living without substantial assistance for at least equal to the Elimination Period (90 days), or requiring substantial supervision for protection from health and safety threats due to severe cognitive impairment. An individual must be certified as being chronically ill for at least 12 months.	Subject to the insured (1) being certified by a licensed health care practitioner as being chronically ill as defined in the rider (being unable to perform, without substantial assistance from another individual, at least 2 out of the 6 Activities of Daily Living (ADLs) for an expected period of at least 90 days due to a loss of functional capacity; or requiring substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment); (2) receiving qualified long-term care services covered under the rider and specified in a plan of care; (3) having an approved current plan of care and written proof of loss.	Certification by a licensed health care practitioner as being chronically ill within 12 months of the Accelerated Death Benefit request. Chronically ill is defined as the Insured being 1) unable to perform, without Substantial Assistance from another person for a period of at least 90 days, at least 2 out of 6 Activities of Daily Living (ADL); or 2) requires Substantial Supervision by another person, for a period of at least 90 consecutive days, to protect the Insured from threats to health and safety due to Severe Cognitive Impairment.	Certification by a licensed health care practitioner that the insured is chronically ill and is unable to perform, without substantial assistance from another person, at least two Activities of Daily Living for a period of at least 90 consecutive days due to a loss of functional capacity; or requiring substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment.	Insured must be certified by a licensed health care practitioner as being chronically ill as defined in the rider (1) being unable to perform without substantial assistance from another person at least two Activities of Daily Living such as bathing, continence, dressing, eating, toileting, and transferring, due to a loss of functional capacity for a period of at least 90 days; or (2) requiring substantial supervision to protect such individual from threats to health and safety due to cognitive impairment); be receiving qualified long-term care services pursuant to a plan of care prescribed by the practitioner; and provide proof of loss.
Issue Ages	20 – 80	20 – 85	20 – 80	18 – 75	18 – 75	18 – 80	20 – 75
Benefit Payment Options	Monthly, annual lump sum, or one-time lump sum. Annual lump sum is calculated with a discount factor, resulting in a lower net benefit. One-time lump sum is only available for terminal illness claims (in all states) and is calculated with a discount factor, resulting in a lower net benefit.	Indemnity <i>(Available in systematic monthly, quarterly, semi-annual, or annual periodic payments)</i>	Monthly indemnity, or annual lump sum	Monthly indemnity	Annual lump sum	Monthly indemnity, or lump sum	Monthly indemnity <i>(Lesser of 1%, 2%, or 3% of specified benefit amount or 200% (100% in NY) of HIPAA per diem limit times 30)</i>

*In NY and CA, the insured must be certified as having a chronic illness that is expected to last the rest of their life.

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 2 (continued)

	Prudential	Penn Mutual	Protective	Transamerica		American General	AXA
Maximum Monthly Benefit	Choice of either 2% or 4% of the death benefit (elected at issue*), not to exceed: 1) IRS per diem limit at the time of claim; 2) IRS per diem limit at the time of policy issue, compounded annually at 4%. *4% option available on policies with face amount of \$500,000 or less.	Lesser of 24% of the death benefit on the date of initial election, or \$240,000 per 12-month period, or the Per Diem Limitation	Up to 5% of the base policy's death benefit, not to exceed \$10,800	Lesser of 2% of the specified amount or IRS per diem limit	Not Applicable	Lesser of 2% or 4% of the specified amount or IRS per diem limit	\$50,000
Maximum Total Benefit	The death benefit of the policy at the time of initial claim. The maximum is \$5 million and applies on an aggregate basis if multiple policies are owned by the insured.	Lesser of 24% of the death benefit on the date of initial election, or \$240,000 per 12-month period, or the per diem limitation. Lifetime maximum of \$5 million.	\$5 million	\$1 million	24% annually; 90% of the death benefit, or \$1.5 million, whichever is less, over the life of the Insured	Lesser of 100% of death benefit or \$3 million	\$5 million (1% LTC benefit) \$2.5 million (2% LTC benefit) \$1,666,666 (3% LTC benefit)
Restrictions on Use of Benefit	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	Benefit payments will cover qualifying long-term care costs actually incurred including one or more necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services, provided in a setting other than an acute care unit of a hospital such as: (a) a long-term care facility; (b) an adult day care center; (c) a hospice care facility; or (d) the home	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	Benefit payments will cover qualifying long-term care costs actually incurred including services received by insured while chronically ill and confined to a long-term care facility (other than the acute care unit of a hospital) that provides skilled nursing care, intermediate care, or custodial care; assisted living facility; hospice care facility; home health care provider or adult day care
Elimination Period	NONE: For those certified as chronically ill and not expected to recover. 90 Calendar Days: For those certified as chronically ill, but expected to recover.	90 calendar days	90 calendar days (Consecutive)	90 service days (Need not be consecutive)	90 calendar days	90 calendar days (Consecutive)	90 service days
Residual Death Benefit	NONE	\$50,000 after maximum acceleration of death benefit	NONE	Residual death benefit endorsement (Lesser of 10% of the lowest face amount of the base policy from its inception or \$10,000)	NONE	NONE	Any death benefit remaining when policyowner elects less than 100% of acceleration for claim

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 2 (continued)

	Prudential	Penn Mutual	Protective	Transamerica		American General	AXA
Rider Charge	Monthly deductions	NONE <i>(subject to discount factors)</i>	Monthly deductions	Monthly deductions	NONE <i>(subject to discount factors)</i>	Monthly deductions	Monthly deductions <i>(Treated as non-taxable distributions that reduce cost basis)</i>
Recertification Required	Yes, annually	Yes, annually	Yes, annually	Yes, every 12 months from the date of the initial or subsequent certification	Yes, annually	Yes, annually	Yes, annually
Claim Impact on Death Benefit	Dollar-for-dollar reduction	Greater than dollar-for-dollar reduction; reduced with discount factor	Dollar-for-dollar reduction	Dollar-for-dollar reduction	Proportional reduction	Dollar-for-dollar reduction	Dollar-for-dollar reduction
Claim Impact on Policy Values	Proportional reduction	Proportional reduction	Proportional reduction	Dollar-for-dollar reduction	Proportional reduction	Dollar-for-dollar reduction	Proportional reduction
International Benefits	YES <i>Certification and recertification must occur in the U.S. by a licensed health care practitioner</i>	YES <i>(Provided the health care practitioner must be licensed in the U.S.)</i>	YES <i>(Insured must be certified by a U.S. licensed practitioner)</i>	Restricted to United States, District of Columbia, or Canada	NONE	YES <i>(Insured must be certified by a U.S. licensed practitioner)</i>	Yes, provided initial and annual recertifications be completed by a licensed U.S. physician
Provides Benefits in the Event of Terminal Illness	YES <i>Provides for benefit if the insured becomes terminally ill and has a life expectancy of 6 months or less (12 months or less in CA).</i>	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less)</i>	Terminal illness benefits available through a separate rider <i>(must be included with the chronic illness rider)</i>	Terminal illness benefits available through a separate rider

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 3

	Prudential	Securian		Principal	United of Omaha		Symetra	
Rider Name	BenefitAccess Rider 2017	Chronic Illness Agreement	Chronic Illness Access Agreement	Chronic Illness Death Benefit Advance Rider	Accelerated Death Benefit for Chronic Illness Rider	Long-Term Care Rider	Chronic Illness Rider	Chronic Illness Plus Rider
Tax Qualified Status	IRC 101(g)	IRC 101(g)	IRC 101(g)	IRC 101(g)	IRC 101(g)	IRC 7702B(b)	IRC 101(g)	IRC 101(g)
Rider Type	Chronic/terminal illness rider	Chronic illness rider	Chronic illness rider	Chronic illness rider	Chronic illness rider	Long-term care rider	Chronic illness rider	Chronic illness rider
Product Availability	PruLife Founders Plus, VUL Protector, PruLife Universal Protector, PruLife Index Advantage UL, PruLife Essential UL, PruLife Custom Premier II	Premier VUL VUL Defender Value Protection IUL Eclipse Accumulator IUL Eclipse Protector II IUL	Value Protection IUL Eclipse Accumulator IUL	IUL Accumulation II IUL Flex II UL Flex III UL Provider Edge VUL Income IV	Life Protection Advantage IUL Income Advantage IUL GUL GUL Express AccumUL Answers	Life Protection Advantage IUL, Income Advantage IUL	Accumulator IUL 2.0 CAUL 4.0 Protector IUL 1.0 UL-G 5.0	Accumulator IUL 2.0 CAUL 4.0 Protector IUL 1.0 UL-G 5.0
Accident and Health License Requirement	NO	NO	NO	NO	NO	YES	NO	NO
Eligibility	Certified by a licensed health care practitioner as: 1. being unable to perform (without substantial assistance from another individual) at least 2 of 6 Activities of Daily Living (ADL) for a period of at least 90 days due to a loss of functional capacity, or 2. requiring substantial supervision for protection from threats to health and safety due to severe cognitive impairment.	Insured has been certified by a licensed health care practitioner within the preceding 12-month period as: (1) being unable to perform, without substantial assistance, at least two activities of daily living (activities that include eating, bathing, toileting, continence, dressing, and transferring) due to loss of functional capacity for a period of at least 90 days; OR (2) requiring substantial supervision to protect the insured from threats to health and safety due to a severe cognitive impairment (confinement due to medical condition is required to be permanent in CT).	(1) Certified by a licensed health care practitioner within the preceding 12-month period as being unable to perform, without substantial assistance from another person, at least two activities of daily living due to a loss of functional capacity for a period of at least 90 days; or requiring substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment; and (2) the elimination period must be satisfied; and (3) a chronic illness benefit payment has not been made within the prior 12-month period; and (4) the policy must be in force.	Certified by a physician as being chronically ill and unable to perform two of the six Activities of Daily Living for a period of 90 consecutive days and the condition must be permanent or require substantial supervision for a period of at least 90 consecutive days for protection from threats to health and safety due to permanent severe cognitive impairment.	Certified by a physician within the last 12 months that for a continuous period of at least 90 days, the Insured: (a) is unable to perform (without substantial assistance from another person) at least 2 Activities of Daily Living; or (b) requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment	Written Plan of Care from a licensed health care practitioner (LHCP) prescribing Qualified Long-Term Care Services and certification within the preceding 12 months from a LHCP that (a) the Insured is unable to perform at least 2 Activities of Daily Living without substantial assistance from another person who is physically present with the Insured, for a period that is expected to last at least 90 consecutive days due to a loss of functional capacity; or (b) the Insured requires substantial supervision to protect the Insured from threats to health and safety due to a severe cognitive impairment.	A licensed health care practitioner certifies during the prior 12-month period that the insured is permanently unable to perform at least two of six activities of daily living, or has a severe cognitive impairment, requiring substantial supervision to ensure the health and safety of himself or herself and others.	A licensed health care practitioner certifies during the prior 12-month period that the insured is permanently unable to perform at least two of six activities of daily living, or has a severe cognitive impairment, requiring substantial supervision to ensure the health and safety of himself or herself and others.
Issue Ages	20 – 80	20 – 80	0 – 80	20 – 75	Same as base product	30 – 79	20 – 85	20 – 80

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 3 (continued)

	Prudential	Securian		Principal	United of Omaha		Symetra	
Benefit Payment Options	Monthly, annual lump sum, or one-time lump sum. Annual lump sum is calculated with a discount factor, resulting in a lower net benefit. One-time lump sum is only available for terminal illness claims (in all states) and is calculated with a discount factor, resulting in a lower net benefit.	Monthly indemnity or lump sum	Annual lump sum	Annual lump sum	Annual lump sum	Monthly	Annual lump sum or one-time lump sum	Monthly or annualized lump sum
Maximum Monthly Benefit	Choice of either 2% or 4% of the death benefit (elected at issue*), not to exceed: 1) IRS per diem limit at the time of claim; 2) IRS per diem limit at the time of policy issue, compounded annually at 4%. *4% option available on policies with face amount of \$500,000 or less.	Lesser of 2% or 4% of the dedicated amount (10% – 100% of the specified face amount, not to exceed \$5 million) or IRS per diem limit	N/A	Only annual lump sum available. Annual maximum is lesser of 25% of initial eligible amount, the Annual Per Diem Acceleration, or the death benefit.	Only annual lump sum or one-time lump sum available	Choice of either 1%, 2%, or 4% of monthly acceleration (a monthly acceleration percentage of 4% is not available for maximum accelerations greater than \$1.25M)	Only annual lump sum or one-time lump sum available	Monthly benefit of 2%, capped at the IRS per diem
Maximum Total Benefit	The death benefit of the policy at the time of initial claim. The maximum is \$5 million and applies on an aggregate basis if multiple policies are owned by the insured.	10% – 100% of the life insurance base face amount (not to exceed \$5 million)	Equal to the accelerated death benefit	Lesser of 75% of initial eligible amount or \$2M	Lesser of \$1M or 80% of the policy death benefit	Lesser of 100% of the base policy's specified amount or \$2M	Up to 50% of the policy's death benefit (\$500,000 maximum)	Up to 100% of eligible death benefit
Restrictions on Use of Benefit	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	Covered long-term care services include: Nursing Home, Assisted Living Facility, Home Health Care, Adult Day Care; Other rider benefits include, but are not limited to: Bed Reservation (up to 30 days per calendar year), Respite Care (1 month per calendar year), Hospice Care, Stay-at-Home Benefits (may require the use of Care Coordinator services)	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. LIFE INSURANCE WITH OPTIONAL CHRONIC ILLNESS AND/OR TERMINAL ILLNESS RIDER – Part 3 (continued)

	Prudential	Securian		Principal	United of Omaha		Symetra	
Elimination Period	NONE: For those certified as chronically ill and not expected to recover. 90 Calendar Days: For those certified as chronically ill, but expected to recover.	90 calendar days	90 calendar days	NONE	90 calendar days	90 calendar days. The Elimination Period does not apply to hospice care, respite care, and certain stay-at-home benefits.	NONE	NONE
Residual Death Benefit	NONE	NONE	NONE	NONE	20% of specified face amount	NONE	\$5,000	\$5,000
Rider Charge	Monthly deductions	Monthly deductions	NONE (The benefit amount is discounted at time of claim.)	No up-front charges. Benefit amount is discounted at time of claim and administrative charge is applied.	No up-front charges. Benefit amount is discounted at time of claim and administrative charge of \$100 is applied.	Monthly deductions	NONE (The amount of the death benefit that's accelerated, plus any accrued interest, will be secured by a lien against the base policy death benefit.)	Additional charge included in the premium
Recertification Required	Yes, annually	Yes, annually	Yes, annually	Yes, annual recertification is required	Yes, annually	Yes, annually	Yes, annual recertification is required	Yes, annual recertification is required
Claim Impact on Death Benefit	Dollar-for-dollar reduction	Dollar-for-dollar reduction	Proportional reduction	Proportional reduction	Proportional reduction	Dollar-for-dollar reduction	Dollar-for-dollar reduction	Dollar-for-dollar reduction
Claim Impact on Policy Values	Proportional reduction	Dollar-for-dollar reduction	Proportional reduction	Proportional reduction	Proportional reduction	Proportional reduction	Dollar-for-dollar reduction	Dollar-for-dollar reduction
International Benefits	YES <i>(Certification and recertification must occur in the U.S. by a licensed health care practitioner)</i>	Yes <i>(insured must be certified by a U.S. licensed practitioner)</i>	Yes <i>(insured must be certified by a U.S. licensed practitioner)</i>	NONE	NONE	NONE	NONE	NONE
Provides Benefits in the Event of Terminal Illness	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 6 months or less)</i>	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider	Terminal illness benefits available through a separate rider

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. HYBRID LIFE PRODUCTS
PRODUCTS THAT OFFER BOTH LIFE INSURANCE AND LONG-TERM CARE BENEFITS

	Prudential	Lincoln National	Pacific Life	New York Life	Securian	Nationwide	State Life (OneAmerica)
Product Name	BenefitAccess Rider 2017 <i>Available on PruLife Founders Plus, VUL Protector, PruLife Universal Protector, PruLife Index Advantage UL, PruLife Essential UL, PruLife Founders Plus</i>	MoneyGuard III	PremierCare Advantage/ PremierCare Advantage Multi-Pay	Asset Flex	SecureCare UL	Nationwide CareMatters II	Asset Care I & IV
Product Type	Chronic/terminal illness rider	Linked benefit	Linked benefit	Linked benefit	Linked benefit	Linked benefit	Linked benefit (whole life)
Tax Qualified Status	IRC 101(g)	IRC 7702B(b)	IRC 7702B(b)	IRC 7702B(b)	IRC 7702B(b)	IRC 7702B(b)	IRC 7702B(b)
Benefit Type	Indemnity	Reimbursement	Reimbursement	Reimbursement	Indemnity	Indemnity	Reimbursement
Accident and Health License Requirement	Life license only. No Accident and Health License required.	YES	YES	YES	YES	YES	YES

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. HYBRID LIFE PRODUCTS *(continued)*
PRODUCTS THAT OFFER BOTH LIFE INSURANCE AND LONG-TERM CARE BENEFITS

	Prudential	Lincoln National	Pacific Life	New York Life	Securian	Nationwide	State Life (OneAmerica)
Eligibility	<p>Certified by a licensed health care practitioner as:</p> <ol style="list-style-type: none"> being unable to perform (without substantial assistance from another individual) at least 2 of 6 Activities of Daily Living (ADL) for a period of at least 90 days due to a loss of functional capacity, or requiring substantial supervision for protection from threats to health and safety due to severe cognitive impairment. 	<p>The insured is certified as chronically ill (defined as unable to perform at least two of the Activities of Daily Living (ADLs) without substantial assistance from another individual for a period of at least 90 days or as the result of severe cognitive impairment. The ADLs are: bathing, continence, dressing, eating, toileting, and transferring). Care is also provided under a care plan prescribed by a licensed health care practitioner.</p>	<p>The insured must be certified by a licensed health care practitioner as a chronically ill individual (unable to perform at least 2 of 6 Activities of Daily Living—bathing, continence, dressing, eating, toileting, and transferring for a period of at least 90 days; or one who requires substantial supervision to protect the insured from threats to health and safety caused by severe cognitive impairment). The licensed health care practitioner must approve a written plan of care for covered long-term care services that the insured receives while the policy is in force and recertify that the insured is still chronically ill and verify the plan of care once every 12 months thereafter.</p>	<p>Certified within the preceding 12 months by a licensed health care practitioner as being unable to perform, without substantial assistance from another individual, at least 2 Activities of Daily Living (ADL) due to loss of functional capacity that is expected to last at least 90 days; or requiring substantial supervision to protect the Insured from threats to health and safety due to severe cognitive impairment.</p>	<p>Insured has been certified by a licensed health care practitioner within the preceding twelve-month period as:</p> <ol style="list-style-type: none"> being unable to perform, without substantial assistance from another person, at least two Activities of Daily Living (ADL) due to a loss of functional capacity for a period of at least 90 days; or requiring substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment. <p>The insured must be receiving qualified long-term care services covered under the policy which are specified in a Plan of Care or receiving other Covered Services; and the plan of care, or alternative plan of care, must be submitted and the Elimination Period must be satisfied.</p>	<p>The Insured has been certified within the previous 12 months by a Licensed Health Care Practitioner as requiring Substantial Supervision to protect the individual from threats to health and safety due to severe Cognitive Impairment and/or is unable to perform, without Substantial Assistance from another individual, two or more of the Activities of Daily Living for at least ninety (90) days due to a loss of functional capacity:</p> <ul style="list-style-type: none"> Bathing Continence Dressing Eating Toileting Transferring (moving into or out of a bed, chair, or wheelchair) <ul style="list-style-type: none"> During the Period of Care, the Insured has been receiving Qualified Long-Term Care Services specified in a Plan of Care; The Licensed Health Care Practitioner must be someone other than the owner or an employee of the Eligible Service Provider, or a family member of the Insured; The Elimination Period has been satisfied. The Elimination Period has to be satisfied only once while these Riders are in effect; 	<p>(A) The policy is in force and the death benefit has not been reduced to zero; (B) An insured has satisfied the waiting period; (C) A licensed health care practitioner certifies during the preceding 12-month period that an insured is a chronically ill individual, expected to need substantial human assistance in at least 2 Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or Requiring substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment; (D) Long-term care services are provided pursuant to a plan of care prescribed by a licensed health care practitioner; and (E) The long-term care services are provided:</p> <ol style="list-style-type: none"> In a long-term care facility; In an adult day care center; In an assisted living facility; For bed reservation (31 days per calendar year); At home by a home health care agency; For hospice care at home or in a hospice; For respite care (21 days per calendar year); At home for homemaker services by a home health aide or worker; For care coordination services; or Under an alternative plan of care, that may include: equipment, purchases or rentals, permanent or temporary home modifications (such as ramps or rails), or care services not normally covered under the home services benefit.

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. HYBRID LIFE PRODUCTS *(continued)*

PRODUCTS THAT OFFER BOTH LIFE INSURANCE AND LONG-TERM CARE BENEFITS

	Prudential	Lincoln National	Pacific Life	New York Life	Securian	Nationwide	State Life (OneAmerica)
Issue Ages	20 – 80	30 – 80	30 – 75	30 – 75: Single Pay 30 – 65: 5 Annual Pay 30 – 60: 10 Annual Pay	40 – 75	30 – 75 <i>The maximum allowable age may vary by Premium Payment option, Refund of Premium option, and Inflation option.</i>	Asset-Care I: Single/Joint: 35 – 80 with age last birthday (must have joint equal age of 40 – 80) Maximum 25 years age difference between unrated joint insureds; Asset-Care IV: 20 – 80 with age last birthday; Maximum 25 years age difference between unrated joint insureds
Premium Options	Flexible premiums	Greater of 10 years or age 70; could be lower for higher issue ages	Single premium (PremierCare Advantage), 5, 7, and 10 years (PremierCare Advantage Multi-Pay)	Single lump sum or annual payments over 5 or 10 years (5 and 10 pay)	Single premium, 5 years, 7 years, 10 years, 15 years	<ul style="list-style-type: none"> • Pay one time (single-pay) • Pay annually or monthly for 5 years (5-pay) • Pay annually or monthly for 10 years (10-pay) • Pay annually or monthly to age 65 (available for Issue Ages 30 – 54) • Pay annually or monthly to age 100: (available for Issue Ages 30 – 65) 	Asset-Care I: Single-Premium Whole Life (Minimum Premium \$10,000); Asset-Care IV (Minimum death/LTC benefits: Issue ages 20 – 50: \$100,000 Issue ages 51+: \$50,000); Premiums can be paid over the insured's lifetime to age 100 or with guaranteed payment options from 10 to 20 years. Premiums can be paid annually or through modal options (monthly, quarterly, or semi-annually)
Benefit Payment Options	Monthly, annual lump sum, or one-time lump sum. Annual lump sum is calculated with a discount factor, resulting in a lower net benefit. One-time lump sum is only available for terminal illness claims (in all states) and is calculated with a discount factor, resulting in a lower net benefit.	3 – 7 years	Choice of 2 – 8 years	Choice of 24 months or 36 months. Option to extend LTC benefits for an additional 24 or 48 months	Monthly (2 – 7 years) -Base acceleration period options of 2 or 3 years -Extension of LTC benefits (optional) period options of 2 or 4 years	2 – 7 years Total benefit duration: Acceleration/Extension period 2 years: 2-year Base 3 years: 2-year Base/1-year Extension 4 years: 2-year Base/2-year Extension 5 years: 2-year Base/3-year Extension 6 years: 2-year Base/4-year Extension 7 years: 2-year Base/5-year Extension	Monthly basis

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. HYBRID LIFE PRODUCTS *(continued)*
PRODUCTS THAT OFFER BOTH LIFE INSURANCE AND LONG-TERM CARE BENEFITS

	Prudential	Lincoln National	Pacific Life	New York Life	Securian	Nationwide	State Life (OneAmerica)
Maximum Monthly Benefit	Choice of either 2% or 4% of the death benefit (elected at issue*), not to exceed: 1) IRS per diem limit at the time of claim; 2) IRS per diem limit at the time of policy issue, compounded annually at 4%. *4% option available on policies with face amount of \$500,000 or less.	Initial specified amount at issue plus the Long-Term Care Benefits Rider (LTCBR) inflation benefit limit, if any, divided by the number of months in the LTCBR duration chosen	The initial monthly maximum benefit is set at policy issue. It equals the policy's face amount divided by 24. This amount will increase on each policy anniversary if an inflation benefit option is elected. The monthly amount reimbursed is the cost of the covered long-term care expenses actually incurred, which may be less than the monthly maximum benefit. The monthly maximum benefit may be pro-rated based on the actual number of days the insured is chronically ill or confined to a facility.	Option to draw down the face amount over 24 months or 36 months. Option to extend LTC benefits for an additional 24 or 48 months.	Lesser of (1) the long-term care amount divided by the number of months in the long-term care benefit period; or (2) the IRS Per Diem Limit multiplied by the number of days in the month.	\$20,833	Asset-Care I & IV: Up to 2% of the death benefit, per insured subject to policy limits. Applies to LTC facility, assisted living, and home care. Option to use LTC benefits up to 3% or 4% per month, per insured (additional premium required). The Continuation of Benefits Rider (not available in all states and may vary by state) can extend LTC benefits to provide additional coverage (additional premium required). Rider benefits start after the base policy LTC benefits are reduced to zero. Choice of either limited or lifetime extended benefit periods. The limited period depends on the maximum monthly LTC option: 2% = 50 months of extended benefits 3% = 33 months of extended benefits 4% = 25 months of extended benefits On a joint policy, the lifetime benefit applies to both insureds for one premium rate.
Maximum Total Benefit	The death benefit of the policy at the time of initial claim. The maximum is \$5 million and applies on an aggregate basis if multiple policies are owned by the insured.	\$500,000	\$600,000	\$500,000 (24 months), \$750,000 (36 months)	\$500,000 (2 year base benefit period) \$750,000 (3 year base benefit period)	\$500,000 (all benefit periods) and Total Maximum Long-Term Care Benefit of \$1.5 million	Insureds can elect an unlimited LTC benefit period through the Continuation of Benefits Rider.
Restrictions on Use of Benefit	No restrictions on benefit use, once benefit eligibility requirements are met	Benefit payments will only cover qualifying long-term care costs actually incurred including adult day care center; assisted care; bed reservation; care planning services; caregiver training; home health care; hospice care; respite care; skilled nursing home care; alternative care services; non-continual alternative care services; or any other qualifying licensed long-term care service.	Benefit payments will only cover qualifying long-term care costs actually incurred including home health care, care coordination, caregiver training, home modification, durable medical equipment, adult day care facility, nursing home facility, assisted living facility, and facility hospice care.	Benefit payments will only cover qualifying long-term care costs actually incurred. Rider covers Nursing Facility Care, Assisted Living Facility Care, Adult Day Care, Home Health Care, and Hospice Care.	No restrictions on benefit use, once benefit eligibility requirements are met	No restrictions on benefit use, once benefit eligibility requirements are met	Benefit payments will only cover qualifying long-term care costs actually incurred including provided care in an LTC facility (all levels), assisted living facility, home health care, including homemaker services, hospice care, adult day care, respite care, bed reservation, care coordination, caregiver training, and supportive equipment.

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. HYBRID LIFE PRODUCTS (continued)

PRODUCTS THAT OFFER BOTH LIFE INSURANCE AND LONG-TERM CARE BENEFITS

	Prudential	Lincoln National	Pacific Life	New York Life	Securian	Nationwide	State Life (OneAmerica)
Elimination Period	<p>NONE: For those certified as chronically ill and not expected to recover.</p> <p>90 Calendar Days: For those certified as chronically ill, but expected to recover.</p>	NONE	<p>90-Day Elimination Period</p> <ul style="list-style-type: none"> - Facility Care (Nursing Home, Assisted Living, Hospice) - International Benefit <p>No Elimination Period</p> <ul style="list-style-type: none"> - Home Health Care - Care Coordination - Caregiver Training - Home Modification - Durable Medical Equipment - Adult Day Care Center 	<p>90-Day Elimination Period (must occur within a period of 270 days) applies to:</p> <ul style="list-style-type: none"> -Nursing Facility Care -Assisted Living Care -Adult Day Care -World Wide Coverage (Up to a lifetime maximum of 3 times the Monthly Benefit) -Facility Bed Reservation in a Nursing or Assisted Living Facility. Requires formal facility admission and confinement for at least one night (Lifetime maximum of 30 days) <p>No Elimination Period:</p> <ul style="list-style-type: none"> -Hospice Care -Caregiver Relief: When the primary caregiver needs a vacation from their duties and must temporarily put the Insured in a facility (including nursing, assisted living, and hospice) or have home health aides provide the necessary care. An Informal Caregiver can receive relief for up to 30 days a year. -In-Home Support Equipment (Lifetime maximum benefit is lesser of 2 times the Monthly Benefit for Long-Term Care at issue, or \$5,000. It does not count against monthly benefit limit, but does reduce acceleration benefit balance.) <p>Long-Term Care benefits where the Elimination Period does not apply if the Care Plan Benefit is used:</p> <ul style="list-style-type: none"> -Home and Community Based Care (Homemaker Services) -Informal Care: Pays when the caregiver is a friend or family member (other than spouse or partner), at a per day rate of 1/60 of the LTC Monthly Benefit, up to a maximum of \$200 per day for a maximum of 365 days for the life of the policy 	90 calendar days	90 calendar days. LTC benefits will be paid retroactively back to day one; once the 90-calendar-day Elimination Period is satisfied, the first LTC benefit payment will include benefits for the previous 90 days plus the current month.	Waiting period of 30 days of qualified home health care within a 180-day period. For all other types of care, a 60-day waiting period applies.

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. HYBRID LIFE PRODUCTS *(continued)*
PRODUCTS THAT OFFER BOTH LIFE INSURANCE AND LONG-TERM CARE BENEFITS

	Prudential	Lincoln National	Pacific Life	New York Life	Securian	Nationwide	State Life (OneAmerica)
Residual Death Benefit	NONE	\$10,000	Lesser of \$5,000 or 5% of the initial policy face amount	10% of face amount	10% of the base face amount, up to \$10,000	20% of policy specified amount	Amounts not paid for LTC pass income tax-free to the named beneficiary(ies).
Rider Charge	Monthly deductions	Monthly deductions <i>(Treated as non-taxable distributions that reduce cost basis)</i>	Monthly deductions <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less)</i>	Monthly deductions	Monthly deductions	There is no separate monthly charge for each rider. Each rider has its own premium amount.	Monthly deductions
Recertification Required	Yes, annually	Yes, annually	Yes, annually	Yes, annually	Yes, annually	Yes, annually <i>Recertification only as necessary (at company's expense)</i>	Yes, annually
Claim Impact on Death Benefit	Dollar-for-dollar reduction	Dollar-for-dollar reduction	Dollar-for-dollar reduction	Proportional reduction	Dollar-for-dollar reduction	Dollar-for-dollar reduction	Proportional reduction
Claim Impact on Policy Values	Proportional reduction	Proportional reduction	Proportional reduction	Proportional reduction	Dollar-for-dollar reduction	Dollar-for-dollar reduction	Proportional reduction
International Benefits	YES <i>(Certification and recertification must occur in the U.S. by a licensed health care practitioner)</i>	Available for up to 36 months of claim, if the insured is confined to a nursing home or assisted living facility outside of the U.S. Home care is not available while on claim outside of the U.S. Requires proof in writing of confinement outside of the U.S. and that the Insured has met all of the benefit conditions of the rider (must be furnished in English). Reserves the right to verify monthly satisfaction of eligibility requirements.	The insured must meet the qualification conditions above (documentation required in English). Covers nursing home care only Paid as cash benefit equal to the monthly maximum benefit amount No other benefit is payable during a policy month in which the insured receives the international benefit A maximum benefit limit applies and this benefit may not be available beyond the policy's first 2 years of reimbursing long-term care benefits.	World Wide Coverage pays for eligible LTC expenses (if qualified) anywhere in the world up to a lifetime maximum of 3 times the Monthly Benefit (does not apply when the Insured is receiving benefits under the Informal Care Benefit provision). Must meet the same eligibility requirements as domestic claims.	50% of the current maximum monthly benefit (available on both the initial LTC benefit and extension of LTC benefits). Up to 100% of the base benefit pool and the extension of benefits is available for acceleration. The Insured need not return to the U.S. for certification provided the health care practitioner conducting the certification is U.S. licensed.	100% of the maximum monthly benefit amount from the LTC Acceleration Rider and 100% of any LTC Inflation Protection Rider benefit while benefits are paid under the LTC Acceleration Rider. This is available while the insured is living outside of the U.S.; no international benefits are available under the LTC Extension of Benefits Rider or any LTC Inflation Protection Rider benefit associated with it. • The maximum lifetime benefit available is not reduced, but it will extend the period that the maximum lifetime benefit could be paid out.	None

Continued on the next page.

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

LIFE INSURANCE WITH BENEFITACCESS VS. HYBRID LIFE PRODUCTS *(continued)*

PRODUCTS THAT OFFER BOTH LIFE INSURANCE AND LONG-TERM CARE BENEFITS

	Prudential	Lincoln National	Pacific Life	New York Life	Securian	Nationwide	State Life (OneAmerica)
International Benefits (continued)						<ul style="list-style-type: none"> • If the insured returns to the U.S. and remains in the U.S. while receiving LTC benefits, the amount available each month will return to 100% of the maximum monthly benefit. • Extension of benefits availability will resume if the insured returns to the U.S. and the maximum lifetime benefit amount is not exhausted. 	
Inflation Protection	No inflation protection feature, but the benefit is available on policies with Option B Death Benefit, so there is potential for the rider lifetime benefit amount to increase over time.	3% or 5% compound <i>(Applies to LTC benefits and not the death benefit)</i>	5% compound interest 5% simple interest 3% simple interest	5% compound	3% simple or compound 5% simple or compound	LTC Fixed Rate Inflation Protection Rider <ul style="list-style-type: none"> • 3% simple interest • 3% compound interest • 5% compound interest LTC Indexed Rate Inflation Protection Rider Under this option, the Maximum Monthly LTC Inflation Protection Rider Benefit Amount will be the greater of the annual change in a Reference Index (subject to a floor rate of 0% and cap rate of 6%) and a fixed LTC Roll Up Inflation Rate of 2%. Pre-claim, the monthly benefit will increase every three years. After the claim is approved, the monthly benefit increases annually. The Reference Index is currently the Medical Care Component of the Consumer Price Index for All Urban Consumers, Unadjusted.	3% simple and compound 5% simple and compound
Provides Benefits in the Event of Terminal Illness	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 6 months or less)</i>	YES <i>(Provides for a one-time claim of between 25% and 75% of the current specified amount of the death benefit, up to \$250,000 if the insured is declared terminally ill with less than 6 months to live)</i>	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less)</i>	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of less than 12 months)</i>	YES <i>(Provides for benefit if the insured has been certified by a Physician, as defined in section 1861(r)(1) of the Social Security Act, as having a terminal condition)</i>	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less)</i>	YES <i>(Provides for benefit if the insured becomes terminally ill and has a life expectancy of 12 months or less)</i>

COMPARISON

LIFE INSURANCE WITH BENEFITACCESS RIDER: A COMPETITIVE COMPARISON

This information was obtained from each company's respective rider contract, as of December 2019. Although we believe it to be accurate as of the time of this printing, we cannot guarantee the accuracy.

The BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the insured is terminally ill or is chronically ill as defined in the rider. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. Clients should consult their tax and legal advisors.

For New York contracts: Please also note the rider is not subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Partnership Program, and is not a Medicare supplement policy. In addition, receiving accelerated death benefits may affect clients' eligibility for public assistance programs and such benefits may be taxable. Benefit payments may only be made if the payments are subject to favorable tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Benefit payments may be reduced or unavailable if they are expected to exceed the maximum amount eligible under Internal Revenue Code Section 101(g)(1) and all other applicable sections of federal law for favorable tax treatment.

The Survivorship BenefitAccess Rider is an optional rider that accelerates the life insurance death benefit when the surviving insured is chronically or terminally ill as defined in the rider or both insureds are chronically or terminally ill as defined in the rider. It is not Long-Term Care (LTC) insurance. Benefits received under the rider will reduce and may deplete the death benefit. Electing the BenefitAccess Rider results in an additional charge and underwriting requirements. Some benefit payments may be subject to a fee. Other terms and conditions apply and can vary by state. If your clients' survivorship policy is owned by a trust or non-living entity, they should consult a tax advisor prior to electing the Survivorship BenefitAccess Rider. Clients should always consult their tax and legal advisors when considering the purchase of a life insurance policy and/or accelerated death benefit rider.

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Clients should consider the investment objectives, risks, and charges and expenses carefully before investing in the contract and/or underlying portfolios. The prospectus and, if available, the summary prospectus contain this information as well as other important information. A copy of the prospectus(es) may be obtained from prudential.com. Clients should read the prospectus carefully before investing.

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