PINNEY INSURANCE

LONG TERM CARE COMPARISON GUIDE FOR LIFE INSURANCE AGENTS

- Financial Security
- Tailored Coverage

Contact Us

1-800-823-4852

https://pinneyinsurance.com

COMPARISON BY CARRIER

Carrier Name	John Hancock	Licoln Financial	Mass Mutual	Mutual of Omaha	Mutual of Omaha	Nationwide
Product Name	LifeCare	MoneyGuard Fixed Advantage	CareChoice One & CareChoice Select	Secure Solution LTC	Custom Solution LTC	CareMatters II
Type of Rider/Tax Code	Long-Term Care/7702(b)	Long Term Care (Linked Benefit)	Long Term Care (Linked Benefit)	Standalone LTC	Standalone LTC	Long Term Care (Linked Benefit)
Issue Ages	30-75	40-80	35-69 (NT); 35-65 (Tob)	30-79 (30-75 in NY)	30-79 (30-75 in NY)	30-70
Eligible Underwriting Classes	Standard Smoker used for tobacco use and rated cases	Simplified Issue	Standard NT & Standard Tobacco	Preferred, Standard, Class I or Class II	Preferred, Standard, Class I or Class II	Standard Non-Tobacco/ Standard Tobacco
Benefit Triggers	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment
Elimination Period	90 Calendar Days	0 Days	90 Days	90, 180 or 365 Days	0, 30, 60, 90, 180 or 365 Days	90 Days (retroactive)
Benefit Periods	2, 4 or 6 years	2, 3, 4 or 6 years	4 years	2, 3 or 4 years	Determined based on pool of benefit funds	2, 3, 4, 5, 6 or 7 years
Premium Payment Options	1, 5, 10 or 15 years	1-40 years	Single Pay (CareChoice One) or 10- Pay (CareChoice Select)	Lifetime Pay only	Lifetime Pay only	1, 5, 10, to A65, to A100
Benefit Type	Choice of Indemnity or Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Indemnity

COMPARISON BY CARRIER

Carrier Name	John Hancock	Licoln Financial	Mass Mutual	Mutual of Omaha	Mutual of Omaha	Nationwide
Product Name	LifeCare	MoneyGuard Fixed Advantage	CareChoice One & CareChoice Select	Secure Solution LTC	Custom Solution LTC	CareMatters II
Benefit Amount	Min - $50K - Max - $500K. Choice of Indeminity Benefit (up to HIPAA max) and/or Reimbursement Benefit (can be used for amounts over HIPPA max; requires receipts for certified care). Choice of 2,4 or 6 year BP.	Based off of a minimum death benefit of $50K and a maximum death benefit of $500K		$1,500 - $15,000/month	$1,500 - $15,000/month	For 2, 4 & 6 years - Min specified amount is $60K and Max specified amount is $500K; For 3, 5 & 7 years - Min specified amount is $90K and Max specified amount is $750K.
Residual Death Benefit	None	Equal to 5% of the Adjusted (current not reduced by claims) Specified Amount or $10,000, whichever is less.		None	None	20% of the Specified Amount
Additional Details	Separate and identifiable LTC premiums (beneficial for LTC rider deduction purposes). Uses Age Nearest. Streamlined UW and digital app only. Couples discount doesn't require both spouses applying. Cognitive Test required for ages 60+.	Couples discount. Both partners do not need to apply for discount to take effect. 3% or 5% inflation option available. Return of Premium rider (Basic and Vested). Optional Benefit Transfer Rider (BTR)	5% Inflation Protection Option available.	3, 4 or 5% compound inflation available. Shared Care benefit available. ROP option available	1-5% Compound	Available Payment options: single premium, 5-pay, 10-pay, to age 65 and to age 100. Benefit Banking available. 3% simp, 3% comp, 5% comp inflation option available. 3 ROP options. Certain visas may qualify for this product: EB-5, H-1B, H-4
Premium & Policy Charge Treatment While on Claim	Premiums & Policy Charges continue	Premiums & Policy Charges continue	Premiums & Policy Charges continue	Premiums & Policy Charges continue	Waiver of Premium rider available for an additional upfront cost.	Premiums/Policy Charges continue if short-paying
States Not Approved	CA, FL, NJ (FL & NJ should be approved by 2/15/25)	Not available in CA or NY (MoneyGuard II available in CA)	Care Choice Select not available in CA & NY			NY (Uses YourLife CareMatters)
Benefit Grows w/ Death Benefit	Yes	No	No	No	No	No
Benefit Type	Choice of Indemnity or Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Indemnity

COMPARISON BY CARRIER

Carrier Name	Nationwide	New York Life	OneAmerica	Securian	Securian
Product Name	CareMatters Together	Asset Flex	Asset Care	SecureCare III	SecureCare UL
Issue Ages	30-70 (65 for 20P and Pay A100)	30-75	Asset Care I - 35-80; Asset Care IV - 20-80	40-75	40-75 (A73 for 7-Pay, A70 for 10-Pay and A65 for 15-Pay)
Eligible Underwriting Classes	Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco	Preferred (incorporates up to a Table 4), Standard 1 & Standard 2	Preferred Non-Smoker and Preferred Smoker only	Preferred through Table H	Preferred through Table H
Benefit Triggers	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment	Unable to perform 2 of 6 ADL's or needs "substantial supervision" due to cognitive impairment
Elimination Period	90 Days (retroactive)	90 Service Days	60 Days	90 calendar Days	90 calendar Days
Benefit Periods	2, 3, 4 years	2, 3, 4, 5, 6 or 7 years	2, 4, 6, 8 or Lifetime	4, 5, 6, 7 or 8 years	2, 3, 4, 5, 6 or 7 years
Premium Payment Options	1, 5, 10, 20, to A100	1, 5, 10 or 15 years	1, 5, 10, 20 or Pay to A95	1, 5, 7, 10 or 15 years	1, 5, 7, 10 or 15 years
Benefit Type	Indemnity	Reimbursement	Reimbursement	Indemnity	Indemnity
Benefit Amount	Minimum monthly benefit is $1,500 (in SD - $3,100; in VT - $2,325 & in WI - $1,860). Maximum monthly benefit is $20,833.	Minimum Premium of $50,000 cumulative ($10,000 cumulative in NY). Max LTC benefit is $1,500,000 for a 2- year AOB and $1,750,00 for a 3-year AOB	2%, 3% or 4% (Note, 4% not allowed with joint coverage)	Maximum LTC benefit, not subject to IRS per diem limitations.	Maximum LTC benefit, not subject to IRS per diem limitations.
Residual Death Benefit	10% of the base specified amount reduced by any indebtedness and unpaid monthly deductions.	10% capped at $25,000	None	10% of base face amount or $10,000, whichever is less	10% of base face amount or $10,000, whichever is less

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COMPARISON BY CARRIER

Carrier Name	Nationwide	New York Life	OneAmerica	Securian	Securian
Product Name	CareMatters Together	Asset Flex	Asset Care	SecureCare III	SecureCare UL
Additional Details	CareMatters Together offers a shared pool of benefit dollars with multiple guarantees: level premium, cash indemnity LTC benefit, accrued benefit and second-todie death benefit. Choice of 4,6 or 8 year Benefit Period. Certain visas may qualify for this product: EB-5, H-1B, H-4	Extension of Benefits available for 2 or 4 years. Payment options include single-pay, 5-pay, 10-pay, or 15-pay (also "to age 65 pay in NY). ROP of 80% after all premiums paid. International benefits - nursing home only (full max benefit available for up to 12 mos). Not available in NY.	ROP on Asset Care I only. Not applicable if client(s) are receiving LTC benefits, have an outstanding loan or make a partial withdrawal. Spouses share benefit period on base of joint plan.	3 ROP Options available. International benefits paid at 50% of the maximum monthly benefit. Built on a non-par WL chassis (old product built on a UL chassis)	Benefit Periods - 2-7 years. International benefits paid at 50% of the maximum monthly benefit.
Premium & Policy Charge Treatment While on Claim	Premiums continue/Policy Charges continue			Premiums/policy charges continue. If client is unable to pay premiums as scheduled, policy will become a reduced paid-up policy. There is an optional WOP rider available.	Premiums/policy charges continue. If client is unable to pay premiums as scheduled, policy will become a reduced paid-up policy. There is an optional WOP rider available.
States Not Approved	Not Available in MT, DC or NY (Available in CA as of 1/13/25)	None	NY	CA, MT & NY (Not approved yet in AZ, CT, DC, DE, IN, ND & SD)	CA Only
Benefit Grows w/ Death Benefit	No	No	No	No	No

INTRODUCING FIRELIGHT

Save time and close cases faster with FireLight! Instead of getting stuck in paperwork, you can submit applications in minutes, reduce errors with built-in checks, and keep your pipeline moving. With faster turnaround, you'll complete more cases, boost your commissions, and protect sensitive client data with secure, advanced encryption—so you can focus on what really matters: serving clients and growing your business.

Register Now

THE ADVISOR'S GUIDE TO LONG-TERM CARE & CHRONIC ILLNESS RIDERS BY CARRIER

THE POWER OF PINNEY CASE MANAGEMENT

We don't just process business. We move it forward.

At Pinney Insurance, our case management infrastructure is built to support agents from submission to commission. Every application you submit is tracked, followed up on, and pushed through the pipeline by a team of experienced professionals whose sole focus is moving your case to placement—fast and clean.

What You Get with Pinney Case Management:

- Dedicated Case Managers who handle your files daily, not an automated system
- Proactive follow-ups with carriers and underwriters to avoid delays
- Risk management insights with access to impaired risk programs, table shave opportunities, and informal reviews
- Digital delivery support with tools that simplify the end-to-end process
- Consistent communication so you're never guessing where a case stands

Why Pinney?

At Pinney, we support growth-minded agents with the tools, team, and experience to help you scale faster and close more confidently. We combine the power of 60+ top carriers, a robust in-house support team, and 44+ years of proven experience to give you a distinct edge in the marketplace.

THE ADVISOR'S GUIDE TO LONG-TERM CARE & CHRONIC ILLNESS RIDERS BY CARRIER

THE PINNEY ADVANTAGE

The Pinney Advantage lies in transforming your agency into a one-stop shop for pWith Pinney, you're not just adding a product—you're offering a strategy that integrates life insurance seamlessly into your P&C workflow. Our support helps you grow revenue per client, improve retention, and build a stronger, more profitable agency.

REAL RESULTS FROM AGENCIES LIKE YOURS

"Our firm excels in group medical benefits, but we aren't life insurance experts. That's where Pinney shines. They act as an extension of our office, bringing the expertise and high-touch service our clients expect. Pinney manages everything—from quoting to policy servicing—so we can focus on our core strengths. The result? We look good, our clients are well cared for, and our business grows without extra strain. Highly recommend." A. Struck

"I've worked with Dave, and he is simply the best. His knowledge, responsiveness, and support have made all the difference in growing my business." J. Sambhi

"With most of our clients being friends and family, trust is everything. Pinney delivers. Dave and his team make rating, underwriting, and follow-ups effortless—far smoother than anyone else we've worked with. They consistently provide the best products, pricing, and service, helping us protect the people who matter most." J. Rhodes