

Life-Annuity-LTCi COMBOS!
Single Premium Annuity Alternative

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American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

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Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
Lincoln Financial Group						
		Best A+ Moody's Aa3 S&P AA- Fitch AA				
MoneyGuard II	combines Life Insurance & LTC			BASIC ROP		6.00%
Not available in: HI,NY	Policy has three buckets:	\$50,000 min D.B.	Single Life Universal Life	80% Returned	40-79	
LTC certification required in most states	1. Premium		Dth Benefit Always > Acct Value	ROP:	NQ Only	
Health license not required in: CO,KY,ME,MT,OR,VA	2. Death Benefit: used 1st to pay LTC		Account earnings: net zero	100%	Single Pay & Flex Available	
ReservePlus: CA,FL,HI	3. LTC benefit: D.B. + Extension of Benefits Rider		Borrowed principal: 2% net cost	Over 5 Years VESTED		
MoneyGuard Reserve available in: NY	LTC reimbursed monthly to stated max.		2 ADL's to trigger payment reimbursement		Flex Plymts	
SPDA or FPDA	Also available for Home Health Care/Assisted Living			10 Years	1-10 YRS ALL AGES	
MONEYGUARD RESERVE NY ONLY	Guarantee of principal (with restrictions)					
	Guaranteed minimum 2%	LTC Benefit Available for 2 - 7 yrs.				
Genworth						
Total Living Coverage	Current Rate: 3.25%	Min DB	Yes Via Loans	14 Years	18-79	7%
	Guaranteed Rate: 3.25%	\$50,000	ROP after year 2	10-10-10-10-10-10	(age last)	
		Max Benefit:		10-10-10-10-8-6-4-2		
Original Version Avail in: CA,CT,FL,HI,IN,NJ,NY - 3.50%		\$25k/MO w/out inflation				
		\$15k/MO with inflation				
Assurity Life						
		Best A				
Legacy Estate Maximizer		Minimum Face	Single Premium Whole Life	Accelerated Benefit	0-85(Female)	10.00%
Senior Market SPWL	NQ Only; No 1035X from Annuity	Amount:	Dth Benefit Always > Acct Value	Riders:	for Single Pay	
An Annuity Alternative	Call for illustration	\$5,000	Access cash value	Long Term Care	40-85 for	
Not Available in NY		(\$25,000 in WA)	through loans	Home Health Care	limited pay	
Single-pay, 3-pay, 5-pay or 10 pay		Maximum Face:	variable rate in arrears	Assisted Living	0-80 (Male)	
		\$250k Net Amount at Risk (0-65)		Terminal Illness		
		\$200,000 Net Amount at Risk (66-85)				
EquiTrust						
WealthMax Bonus	1 Year Interest	3.50%	\$10,000	5% of Accumulation Value	10 Years	50-85
12% Premium Bonus	1 Year P2P CAP	8.00%	Max Face	after 1st contract year	10-9-8-7-6-5-4-3-2-1	76-80 8.50%
Single-Pay	1 Year Monthly CAP	3.00%	\$750,000	Return of Premium		81-85 6.50%
Not Avail: MT,NY,VT	2 Year AVG CAP	NO CAP			Terminal Illness	
					Nursing Care	
					Chronic Care	
WealthPay Life	1 Year Interest	4.00%	\$25,000	5% of Accumulation Value	10 Years	60-80
Limited-Pay	1 Year P2P CAP	9.00%	Max Face	after 1st contract year	10-9-8-7-6-5-4-3-2-1	76-80 6.00%
Not Avail:CT,DE,MT,NY,VT,OR	1 Year Monthly CAP	3.25%	\$500,000			
	1 Year Monthly AVG	100.00%			Terminal Illness	
					Nursing Care	
					Chronic Care	

Rates and Commissions Subject to Change without Notice