

MoneyGuard[®] UL

Compared to John Hancock Protection UL-G

Universal Life with Long-Term Care

MoneyGuard UL

John Hancock Protection UL-G

Overview	<i>MoneyGuard</i> UL is a universal life insurance policy with a rider that accelerates the specified amount to pay for covered long term care (convalescent care in MA) <i>MoneyGuard</i> UL is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on policy forms LN850 and rider form LR851. Products are subject to state availability.	Protection UL-G is a universal life policy that offers flexible low cost no lapse death benefit guarantees and low endowment premiums with an available long-term care (LTC) rider. The Lifecare Benefit Rider accelerates death benefit for LTC. In addition, the LifeCare Benefit Max Rider that continues payments for LTC purposes after the policies death benefit has been fully accelerated.
Product chassis	Universal Life	Universal Life
Target market	Pre-retired and retired adults ages 60-75 who plan to self insure for long-term care (LTC) and posses at least \$300K of invested assets. Primarily marketed as a financial planning tool.	Senior Market – Healthy, mature individuals that want guarantees (prefer lump sum). Young Affluent Market – (age 40-60) with assets, understand impact of LTC on retirement (prefer level pay).
Return of premium	<i>MoneyGuard</i> UL offers an optional lifetime Return of Premium Rider available at an additional cost on single premium policies only.	John Hancock Protection UL-G has a Return of Premium Death Benefit Rider. However, the Return of Premium Rider is not available in conjunction with the LifeCare Benefit and LifeCare Benefit Max.
Acceleration of death benefit	The Convalescent Care Benefits Rider (CCBR) accelerates the CCBR Benefit Limit for covered long-term care expenses for 2 years (24 months) or 3 years (36 months). The CCBR Benefit Limit is equal to the Specified Amount of coverage which the insured selects at issue.	The Maximum Monthly Benefit Amount is calculated by multiplying the Death Benefit at time of claim by 2% or 4% (depending on rider selection at issue)
Extension of benefits	Extension of Benefits Rider(EOBR) - Extension of long-term care benefits offered: 2 years, 4 years	LifeCare Benefit Max Rider extends the monthly LTC benefits once the death benefit is fully accelerate to a total amount equal to the initial death benefit
Residual death benefit	If LTC benefits are paid, guarantees that the Death Benefit will be no less than the stated amount, 10% of the initial Specified Amount. Thereafter, adjusted for loans, loan interest and withdrawals.	LifeCare Benefit Max provides a death benefit after the policy benefit for LTC has been used. It's equal to the lesser of \$25,000 or 10% of the initial death benefit. This initial death benefit is reduced by policy withdrawals or sum insured decreases.
Guaranteed rate	4.0%	3.0%
Issue ages	30-80	20-80
Deductible period	90 days throughout the life of the contract.	100 dates of service. Days are cumulative and must be met once only.
Inflation protection	On CCBR – 3% simple, 2% compound. On EOBR 3% simple, 5% compound	No inflation protection option on LifeCare Benefit and LifeCare Benefit Max Rider

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MoneyGuard[®] UL

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Female/Age 65/Preferred Nonsmoker <i>Current Values Comparison</i>	MoneyGuard UL (2005) Convalescent Care and Extension of Benefits Riders 2+4/level	John Hancock - Protection UL- G with LifeBenefit and LMAX Riders 2% monthly benefit	John Hancock - Protection UL- G with LifeBenefit and LMAX Riders 4% monthly benefit
Premium	\$100,000	\$100,000	\$100,001
Current Interest Rate	4.0%	5.25%	5.25%
Initial Death Benefit/Long Term Care Benefit	\$186,606 ¹	\$300,442	\$242,437
Level Death Benefit	\$166,407	\$300,442	\$242,437
Total LTC Benefit	\$499,221	\$300,442 <i>(without extension rider)</i> \$600,844 <i>(with extension rider)</i>	\$242,437 <i>(without extension rider)</i> \$484,874 <i>(with extension rider)</i>
Home Health Care Benefit	\$6,934/Month	\$6,008/Month	\$9,697/Month
Nursing Home Benefit	\$6,934/Month	\$6,008/Month	\$9,697/Month
Adult Day Are Benefit	\$6,934/Month	\$6,008/Month	\$9,697/Month
Benefit Period	72 Months	50 months w/o EOB 100 months w/EOB	25 months w/o EOB 50 months w/EOB
Rider Costs:	\$1,100.28 annually \$6.99 (CCBR) <u>\$84.70 (EOBR)</u> \$91.69 monthly	\$201.15 annually <i>(Rider cost grades annually from \$302 in policy year 1 to \$435 in policy year 35)</i>	\$205.86 annually <i>(Rider cost grades annually from \$291 in policy year 1 to \$466 in policy year 35)</i>
Cash Value (year 20)	\$101,646	\$81,155	\$67,827
Surrender Value (year 20)	\$101,252	\$81,155	\$67,827
Return of Premium Rider	Lifetime	N/A	N/A
Residual Death Benefit	\$18,660	\$25,000	\$24,244
Female/Age 65/Preferred Nonsmoker <i>Guaranteed Values Comparison</i>	MoneyGuard [®] (2005) Convalescent Care and Extension of Benefits Riders 2+4/level	John Hancock - Protection UL with LifeBenefit and LMAX Riders 2% monthly benefit	John Hancock - Protection UL with LifeBenefit and LMAX Riders 4% monthly benefit
Premium	\$100,000	\$100,000	\$100,000
Current Interest Rate	4.0%	5.25%	5.25%
Initial Death Benefit/Long Term Care Benefit	\$186,606 ¹	\$300,442	\$242,437
Level Death Benefit	\$166,407	\$300,442	\$242,437
Total LTC Benefit	\$499,221	\$300,442 <i>(without extension rider)</i> \$600,844 <i>(with extension rider)</i>	\$242,437 <i>(without extension rider)</i> \$484,874 <i>(with extension rider)</i>
Home Health Care Benefit	\$6,934/Month	\$6,008/Month	\$9,697/Month
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Adult Day Are Benefit	\$6,934/Month	\$6,008/Month	\$9,697/Month
Benefit Period	72 Months	50 months w/o EOB 100 months w/EOB	25 months w/o EOB 50 months w/EOB
Rider Costs:	\$1,100.28 annually \$6.99 (CCBR) <u>\$84.70 (EOBR)</u> \$91.69 monthly	\$201.15 annually <i>(Rider cost grades annually from \$302 in policy year 1 to \$435 in policy year 35)</i>	\$205.86 annually <i>(Rider cost grades annually from \$291 in policy year 1 to \$466 in policy year 35)</i>
Cash Value (year 20)	\$101,646	\$0	\$0
Surrender Value (year 20)	\$101,252	\$0	\$0
Return of Premium Rider	Lifetime	N/A	N/A
Residual Death Benefit	\$18,660	\$25,000	\$24,244

(1) with corridor

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Information current as of September 2005

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MoneyGuard[®] UL

Compared to Golden Rule Asset Care

Universal Life with Long-Term Care

MoneyGuard UL

Golden Rule Asset-Care

Overview	<i>MoneyGuard</i> UL is a universal life insurance policy with a rider that accelerates the specified amount to pay for covered long term care (convalescent care in MA) <i>MoneyGuard</i> UL is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on policy forms LN850 and rider form LR851. Products are subject to state availability.	Golden Rule Asset Care is a linked benefit product that offers a single premium whole life policy with long-term care (LTC) benefits through acceleration of the death benefit and continuation of the LTC benefit through the Asset-Care Plus benefit continuation rider. Asset Care is available on either a single life or a joint life basis. The Asset-Care Plus Rider offers LTC benefits up to 3% or 4% per month, per insured. Lifetime LTC coverage is also available.
Product chassis	Universal Life	Whole Life
Target market	Pre-retired and retired adults ages 60-75 who plan to self insure for long-term care (LTC) and posses at least \$300K of invested assets. Primarily marketed as a financial planning tool.	Clients has liquid assets exceeding \$300, plan to self insure for long term care and have already decided against traditional long-term care policy, does not need income and has experienced the need for long-term care in their family
Return of premium	<i>MoneyGuard</i> UL offers an optional lifetime Return of Premium Rider available at an additional cost on single premium policy only.	One year "free look" offers no less than the premium paid in less any distributions
Acceleration of death benefit	The Convalescent Care Benefits Rider (CCBR) accelerates the CCBR Benefit Limit for covered long-term care expenses for 2 years (24 months) or 3 years (36 months). The CCBR Benefit Limit is equal to the Specified Amount of coverage which the insured selects at issue.	Asset-Care Plus Continuation of Benefits Rider offers limited and lifetime benefits. Limited benefits options; 2% = 50 months, 3% = 33 months & 4% = 25 months
Extension of benefits	Extension of Benefits Rider (EOBR) - Extension of long-term care benefits offered: 2 years, 4 years	Asset-Care Plus Continuation of Benefits Rider offers limited and lifetime benefits. Limited benefits options; 2% = 50 months, 3% = 33 months & 4% = 25 months
Residual death benefit	If LTC benefits are paid, guarantees that the Death Benefit will be no less than the stated amount, 10% of the initial Specified Amount. Thereafter, adjusted for loans, loan interest and withdrawals.	Golden Rule does not provide a residual death benefit once the entire death benefit has been accelerated as LTC benefits
Guaranteed rate	4.0%	4.0%
Issue ages	30-80	35-80
Deductible period	90 days throughout the life of the contract.	Asset-Care's LTC benefits begin after a 60 day elimination period in which qualified long-term care is received within a 180-day period.
Inflation protection	On CCBR – 3% simple, 2% compound. On EOBR 3% simple, 5% compound	Golden Rule Asset-Care offers Inflation Protection which will increase your rider monthly benefit limit, 5% compounded annually after the first policy year.

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MoneyGuard[®] UL

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Female/Age 65/Preferred Nonsmoker Current Values Comparison	MoneyGuard [®] UL (2005) Convalescent Care and Extension of Benefits Riders 2+4/level	Golden Rule - Asset-Care I with Asset-Care Plus Benefit Rider 2% monthly benefit
Premium	\$100,000	\$100,000
Current Interest Rate	4.0%	4.0%
Initial Death Benefit/Long Term Care Benefit	\$186,606 ¹	\$190,135
Level Death Benefit	\$166,407	\$190,135
Total LTC Benefit	\$499,221	\$190,135 (without extension rider) \$380,270 (with extension rider)
Home Health Care Benefit	\$6,934/Month	\$3,803/Month
Nursing Home Benefit	\$6,934/Month	\$3,803/Month
Adult Day Are Benefit	\$6,934/Month	\$2,852/Month
Benefit Period	72 Months	50 months w/o EOB 100 months w/EOB
Rider Costs:	\$1,100.28 annually \$6.99 (CCBR) <u>\$84.70 (EOBR)</u> \$91.69 monthly	\$359 annually after-tax dollars - without non-forfeiture \$465 annually after-tax dollars - with non-forfeiture \$30.00 mo. w/o non-forfeiture \$38.75 mo. w/non-forfeiture
Cash Value (year 20)	\$101,646	\$154,583
Surrender Value (year 20)	\$101,252	\$154,583
Return of Premium Rider	Lifetime	1 year
Residual Death Benefit	\$18,660	N/A

Female/Age 65/Preferred Nonsmoker Guaranteed Values Comparison	MoneyGuard [®] (2005) Convalescent Care and Extension of Benefits Riders 2+4/level	Golden Rule - Asset-Care I with Asset-Care Plus Benefit Rider 2% monthly benefit
Premium	\$100,000	\$100,000
Current Interest Rate	4.0%	4.0%
Initial Death Benefit/Long Term Care Benefit	\$186,606 ¹	\$190,135
Level Death Benefit	\$166,407	\$190,135
Total LTC Benefit	\$499,221	\$190,135 (without extension rider) \$380,270 (with extension rider)
Home Health Care Benefit	\$6,934/Month	\$3,803/Month
Nursing Home Benefit	\$6,934/Month	\$3,803/Month
Adult Day Are Benefit	\$6,934/Month	\$2,852/Month
Benefit Period	72 Months	50 months w/o EOB 100 months w/EOB
Rider Costs:	\$1,100.28 annually \$6.99 (CCBR) <u>\$84.70 (EOBR)</u> \$91.69 monthly	\$359 annually after-tax dollars - without non-forfeiture \$465 annually after-tax dollars - with non-forfeiture \$30.00 mo. w/o non-forfeiture \$38.75 mo. w/non-forfeiture
Cash Value (year 20)	\$101,646	\$154,583
Surrender Value (year 20)	\$101,252	\$154,583
Return of Premium Rider	Lifetime	1 year
Residual Death Benefit	\$18,660	N/A

(1) with corridor

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Information current as of September 2005al Life Insurance Company, Fort Wayne, IN on policy forms LN850. Products are subject to state availability.

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MoneyGuard® UL

Compared to Nationwide Legacy Provider UL

Universal Life with Long-Term Care

MoneyGuard® UL

Nationwide Legacy Provider Universal Life

Overview	MoneyGuard is a universal life insurance policy with a rider that accelerates the specified amount to pay for covered long term care (convalescent care in MA & WA.) MoneyGuard is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on policy forms LN850. Products are subject to state availability.	Legacy Provider is a flexible premium universal life policy designed for no lapse death benefit protection. It offers a variety of riders including a rider that accelerates the death benefit to pay for certain costs involved in long-term care after an elimination period has been met.
Product chassis	Universal Life	Universal Life
Target market	Pre-retired and retired adults ages 60-75 who plan to self insure for long-term care (LTC) and posses at least \$300K of invested assets. Primarily marketed as a financial planning tool.	Designed for guaranteed death benefit sales universal life sales for clients ages 45-75.
Return of premium	MoneyGuard UL offers an optional lifetime Return of Premium Rider available at an additional cost available on single premium policies only.	Return of Premium is not available with Legacy Provider UL.
Acceleration of death benefit	The Convalescent Care Benefits Rider (CCBR) accelerates the CCBR Benefit Limit for covered long-term care expenses for 2 years (24 months) or 3 years (36 months). The CCBR Benefit Limit is equal to the Specified Amount of coverage which the insured selects at issue.	The Long Term Care Rider accelerates the death benefit to cover certain costs involved with long-term care by 2% per month until the total benefit paid is equal to the lesser of the long-term care death benefit or the base policy specified amount less any loans or withdrawals you have made to the policy.
Extension of benefits	Extension of Benefits (EOB) - Extension of long-term care benefits offered: 2 years, 4 years	Extension of Benefits not available with Legacy Provider.
Residual death benefit	If LTC benefits are paid, guarantees that the Death Benefit will be no less than the stated amount, 10% of the initially Specified Amount. Thereafter, adjusted for loans, loan interest and withdrawals.	The LTC death benefit will be reduced by the amount of rider benefits paid. Minimum death benefit equals 10% of the initial death benefit.
Guaranteed rate	4.0%	3.0%
Issue ages	30-80	21-80
Deductible period	90 days throughout the life of the contract.	90 day elimination period
Inflation protection	On CCBR – 3% simple, 2% compound. On EOB 3% simple, 5% compound	No inflation protection is available Legacy Provider plus the Long-Term Care Rider

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Female/Age 65/Preferred Nonsmoker Current Values Comparison	MoneyGuard [®] (2005) Convalescent Care and Extension of Benefits Riders 2+4/level	Nationwide Legacy Provider UL with LTC Rider
Premium	\$100,000	\$100,000
Current Interest Rate	4.0%	3.00%
Initial Death Benefit/Long Term Care	\$186,606 ¹	\$277,098
Level Death Benefit	\$166,407	\$277,098
Total LTC Benefit	\$499,221	\$277,098
Home Health Care Benefit	\$6,934/Month	\$5,542/Month
Nursing Home Benefit	\$6,934/Month	\$5,542/Month
Adult Day Are Benefit	\$6,934/Month	\$5,542/Month
Benefit Period	72 Months	50 Months
Rider Costs:	\$1,100.28 annually	\$1,454.37 annually
	\$6.99 (CCBR) <u>\$84.70 (EOBR)</u> \$91.69 monthly	(Rider cost grades annually from \$355.29 in policy year 1 to \$6803.16 in policy year 35)
Cash Value (year 20)	\$101,646	\$51,239
Surrender Value (year 20)	\$101,252	\$51,239
Return of Premium Rider	Lifetime	Not Available
Residual Death Benefit	\$18,660	\$27,710
Female/Age 65/Preferred Nonsmoker Guaranteed Values Comparison	MoneyGuard [®] (2005) Convalescent Care and Extension of Benefits Riders 2+4/level	Nationwide Legacy Provider UL with LTC Rider
Premium	\$100,000	\$100,000
Current Interest Rate	4.0%	3.00%
Initial Death Benefit/Long Term Care Benefit	\$186,606 ¹	\$277,098
Level Death Benefit	\$166,407	\$277,098
Total LTC Benefit	\$499,221	\$277,098
Home Health Care Benefit	\$6,934/Month	\$5,542/Month
Nursing Home Benefit	\$6,934/Month	\$5,542/Month
Adult Day Are Benefit	\$6,934/Month	\$5,542/Month
Benefit Period	72 Months	50 Months
Rider Costs:	\$1,100.28 annually	vary by duration (\$82,335 total cost)
	\$6.99 (CCBR) <u>\$84.70 (EOBR)</u> \$91.69 monthly	n/a n/a n/a
Cash Value (year 20)	\$101,646	\$0
Surrender Value (year 20)	\$101,252	\$0
Return of Premium Rider	Lifetime	Not Available
Residual Death Benefit	\$18,660	\$27,710

(1) with corridor

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MoneyGuard[®] UL

Compared to New York Life Asset Preserver UL

Universal Life with Long-Term Care

MoneyGuard[®] UL

New York Life Asset Preserver UL with Long Term Care

Overview	<i>MoneyGuard</i> UL is a universal life insurance policy with a rider that accelerates the specified amount to pay for covered long term care (convalescent care in MA) <i>MoneyGuard</i> UL is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on policy forms LN850 and rider form LR851. Products are subject to state availability.	NYLIAC Asset Preserver is a universal life plan designed to provide asset protection to clients against the possibility of incurring the financially devastating cost of long-term care. It is a single premium policy that allows the death benefit to be accelerated if the need for long-term care arises.
Product chassis	Universal Life	Universal Life
Target market	Pre-retired and retired adults ages 60-75 who plan to self insure for long-term care (LTC) and posses at least \$300K of invested assets. Primarily marketed as a financial planning tool.	Pre-retirees, ages 55-75 as an alternative to separate UL and long-term care (LTC)
Return of premium	<i>MoneyGuard</i> UL offers an optional lifetime Return of Premium Rider available at an additional cost on single premium policies only.	NYLIAC Asset Preserver has a "Lifetime Money Back Guarantee" that states "You will never get back less than you paid into the policy." as long as certain conditions are met including no loans, no partial cash surrenders, and no long-term care benefits have been paid.
Acceleration of death benefit	The Convalescent Care Benefits Rider (CCBR) accelerates the CCBR Benefit Limit for covered long-term care expenses for 2 years (24 months) or 3 years (36 months). The CCBR Benefit Limit is equal to the Specified Amount of coverage which the insured selects at issue.	The benefit will be paid under the Acceleration of Benefits for Long-Term Care provision when the insured is chronically ill under the terms of the policy. The Monthly Benefit for long-term care is calculated by dividing the net death benefit by the number designated in the LTC Benefit Payment Option selected when policy is purchased (LTC 24, LTC 36+, or LTC 48+).
Extension of benefits	Extension of Benefits Rider(EOBR) - Extension of long-term care benefits offered: 2 years, 4 years	Pays additional benefits for LTC services only after all policy values have been depleted due to LTC claims. Included at no cost on policies selecting either the LTC 36+ or LTC 48+ LTC payment options.
Residual death benefit	If LTC benefits are paid, guarantees that the Death Benefit will be no less than the stated amount, 10% of the initial Specified Amount. Thereafter, adjusted for loans, loan interest and withdrawals.	Pays a residual death benefit of 10% of the death benefit at time of claim if benefits are exhausted.
Guaranteed rate	4.0%	4.0%
Issue ages	30-80	40-85
Deductible period	90 days throughout the life of the contract.	NYLIAC Asset Preserver's LTC deductible period equals 90 days of qualified LTC services
Inflation protection	On CCBR – 3% simple, 2% compound. On EOBR 3% simple, 5% compound	Each policy anniversary have an option of paying a lump-sum premium necessary to increase monthly LTC benefit by 5%.



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Female/Age 65/Preferred Nonsmoker <i>Current Values Comparison</i>	MoneyGuard UL(2005) Convalescent Care and Extension of Benefits Riders 2+4/level	New York Life Asset Preserver - LTC 48+
Premium	\$100,000	\$100,000
Current Interest Rate	4.0%	4.30%
Initial Death Benefit/Long Term Care Benefit	\$186,606 ¹	\$184,300
Level Death Benefit	\$166,407	\$69,120
Total LTC Benefit	\$499,221	\$253,420
Home Health Care Benefit	\$6,934/Month	\$3,840/Month
Nursing Home Benefit	\$6,934/Month	\$3,840/Month
Adult Day Are Benefit	\$6,934/Month	\$3,840/Month
Benefit Period	72 Months	66 Months
Rider Costs:	\$1,100.28 annually	No Charge
	\$6.99 (CCBR)	\$0.00 (Acceleration of Death Benefit) ³
	\$84.70 (EOBR)	\$0.00 (Extension of Benefits Rider) ³
	\$91.69 monthly	\$0.00 (Total Cost) ³
Cash Value (year 20)	\$101,646	\$167,183
Surrender Value (year 20)	\$101,252	\$167,183
Return of Premium Rider	Lifetime	Lifetime
Residual Death Benefit	\$18,660	\$18,430

Female/Age 65/Preferred Nonsmoker <i>Guaranteed Values Comparison</i>	MoneyGuard [®] (2005) Convalescent Care and Extension of Benefits Riders 2+4/level	New York Life Asset Preserver - LTC 48+
Premium	\$100,000	\$100,000
Current Interest Rate	4.0%	4.30%
Initial Death Benefit/Long Term Care Benefit	\$186,606 ¹	\$184,300
Level Death Benefit	\$166,407	\$69,120
Total LTC Benefit	\$499,221	\$253,420
Home Health Care Benefit	\$6,934/Month	\$3,840/Month
Nursing Home Benefit	\$6,934/Month	\$3,840/Month
Adult Day Are Benefit	\$6,934/Month	\$3,840/Month
Benefit Period	72 Months	66 Months
Rider Costs:	\$1,100.28 annually	No Charge
	\$6.99 (CCBR)	\$0.00 (Acceleration of Death Benefit) ³
	\$84.70 (EOBR)	\$0.00 (Extension of Benefits Rider) ³
	\$91.69 monthly	\$0.00 (Total Cost) ³
Cash Value (year 20)	\$101,646	\$142,593
Surrender Value (year 20)	\$101,252	\$142,593
Return of Premium Rider	Lifetime	Lifetime
Residual Death Benefit	\$18,660	\$18,430

(1) with corridor (2) 28% Tax Bracket (3) Asset Preserver long term care coverage is priced directly into the life coverage COI's; because there is no withdrawal from cash value for these riders there is no tax consequence.

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