

Reliable Living Plan™ LTCI Quick Reference

As of 3/8/2018

| Insurance Carrier | Product | Features | Monthly Benefits | Eligibility | Rider | Return of Premium | Commission | Approved States |
|---|--|---|--|---|--|---|---|---|
| <p>Underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating: A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 3/8/2018</p> | <p>Reliable Living Plan™ single-premium, immediate-need long-term care insurance (LTCI)*</p> <p>Accepts non-qualified funds.</p> <p>Source of Funds</p> <ul style="list-style-type: none"> Cash, savings, CDs. Brokerage accounts. 1035 Exchange from annuities or life insurance. <p>Issue Ages</p> <ul style="list-style-type: none"> Minimum: 65. No maximum age limit. | <ul style="list-style-type: none"> Designed for people who are already experiencing a qualifying chronic illness or severe cognitive impairment. Provides lifetime benefits as long as eligibility requirements are met. Individually underwritten. No elimination period. No pre-existing health condition limitations.** No receipts required. Tax-free distributions.† Funded by a single lump-sum premium—no ongoing premium commitment. Qualified services include home health care, adult day care, assisted living community, nursing home, or memory care center. Benefits are portable. They follow the insured throughout the continuum of care. Simple and fast online application and underwriting process. Policy cannot lapse. When funded by existing annuity or life insurance via 1035 Exchange, converts potentially taxable gains into tax-free† benefits. | <p>Reliable Living Plan™ provides monthly benefits that continue for life as long as the insured remains eligible.</p> <ul style="list-style-type: none"> Benefits begin after the 30-day free-look period. <p>Monthly Benefit Amounts</p> <ul style="list-style-type: none"> \$1,000 minimum. \$12,000 maximum. <p>The lump-sum premium amount and client's overall health condition at the time of application determine the monthly benefit.</p> | <p>Policy Issue**</p> <p>To be eligible for issue, the client must:</p> <ul style="list-style-type: none"> Be 65 years old or older. Have been certified in the last 12 months as chronically ill as a result of: <ul style="list-style-type: none"> The inability to perform at least two of six ADLs, or A severe cognitive impairment such as Alzheimer's or dementia (POA documents required to complete transaction). <p>Examples of clients not to pursue:</p> <ul style="list-style-type: none"> Clients receiving hospice or end-of-life care. Clients diagnosed with a terminal illness or certified by a doctor to have fewer than 18 months to live. Clients qualified for Medicaid or Medi-Cal benefits. <p>Benefits</p> <p>To begin receiving benefits after the 30-day free-look period, the client must:</p> <ul style="list-style-type: none"> Receive qualified long-term care services in the United States, pursuant to a Plan of Care issued by a licensed health practitioner. Provide Proof of Loss (includes a Certification of Chronic Illness and a Confirmation of Receipt of Services). <ul style="list-style-type: none"> If Proof of Loss is provided at time of policy application, benefits will be payable within 30 days of the policy issuance date. <p>Continuing Benefits</p> <p>To be eligible to continue receiving monthly benefits, the client must:</p> <ul style="list-style-type: none"> Remain chronically ill. Continue receiving qualified care services. Provide Proof of Loss annually. <p>If the client recovers, monthly benefit payments will be suspended until the client is recertified as chronically ill.</p> | <p>Guaranteed Purchase Option Rider</p> <p>The Guaranteed Purchase Option Rider is an optional rider, purchased at policy issue, that provides inflation protection without additional underwriting.</p> <ul style="list-style-type: none"> Provides an opportunity to increase the amount of benefits on every third policy anniversary. Increases monthly benefit amounts by 5% compounded annually for three years. Each time clients choose to purchase additional benefits, they will be charged an Additional Benefits Premium. If client chooses not to purchase additional benefits for any three-year period, the rider will be terminated. <p>Refer to rider for details.</p> <p>Note: It is generally more advantageous for the insured to buy an additional policy than to buy the Guaranteed Purchase Option Rider.</p> | <p>In the event of death within six months of the policy effective date, the premium less premium tax and prior benefits paid is refunded.</p> <p>No return of premium or death benefit will be paid upon death after the six-month period.</p> | <p>GA-Level</p> <p>5.00%</p> <p>Commissions are based on the date the application is submitted within the Quote & Enrollment System (Q/E).</p> <p>Commission Chargebacks</p> <p>There will be a chargeback of 100% for cancellation or death during the 30-day free-look period.</p> <p>See <i>Compensation Schedule</i> for details.</p> | <p>AK, AL, CO, IA, ID, IL, KS, KY, LA, MA, MD, MI, MO, MS, NC, NE, NH, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI, WV, WY</p> |

The Reliable Living Plan™ single premium immediate long-term care insurance policy (Series 600) and Guaranteed Purchase Option Rider (Series 2600) are underwritten by Americo Financial Life and Annuity Insurance Company, Kansas City, MO, and may vary in accordance with state laws. Product distributed by Legacy Marketing Group®. Product and benefits may not be available in all states. Certain restrictions and variations apply. Policy and rider have limitations and exclusions. For costs and complete details of the coverage, call the company. Legacy Marketing Group® is an independent, authorized agency of Americo. Americo Financial Life and Annuity Insurance Company is authorized to conduct long-term care insurance business in the District of Columbia and all states except CT, ME, NY, and VT.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Americo reserves the right to decline any application where it is determined that it may not be suitable for the client.

† The Reliable Living Plan™ is intended to be a federally tax-qualified long-term care insurance contract under IRC 7702B. Under current IRS rules, benefit amounts that are in excess of the greater of (1) the stated per diem dollar amount allowable under section 7702B or (2) the actual dollar amount of qualified long-term care expenses, are taxable.