Long-Term Care Services[SM] Rider* (LTCSR 2012)

State & Product Availability Chart | Client Materials Checklist by Jurisdiction

EQUITABLE

Rider Forms ICC12-R12-10, R12-10 & State Variations
Available with **BrightLife® Grow** in all Jurisdictions
In CA & NY with **VUL Incentive Life Protect®** & **VUL Optimizer®** †

Jurisdictions	Rider Form	Application Questionnaire Section C	Guaranteed Issue (GI) Questionnaire Section C	Outline of Coverage	Personal Worksheet & Potential Rate Increase Disclosure	Senior Program	Shoppers Guide	Medigap
Alabama	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Alaska	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
Arizona	R12-10AZ	LTC-Supp-2021AZ	LTCSI-Supp-2021AZ	OLC-LTCAZ (2012)		✓		✓
Arkansas	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓	✓	✓
California* †	R12-10CA	AXA-LTC-2012CA	AXA-LTC-2018CA(SI)	OLC-LTCCA (2012) (rev. 5/16)	Riskdsclsr-CA2021			
Colorado	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
Connecticut	R12-10 CT (rev.5/18)	LTC-Supp-2021CT	LTCSI-Supp-2021CT	OLC-LTCCT (2012) (rev. 5/18)			✓	✓
Delaware	R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	OLC-LTC (2012)		✓	✓	✓
District of Columbia	R12-10DC	LTC-Supp-2021	LTCSI-Supp-2021	OLC-LTCDC (2012)				✓
Florida - EFLIC*	R12-10FL	LTC-Supp-2021FL	LTCSI-Supp-2021FL	OLC-LTCFL (2012) EFLIC	PWRID-LTC (2012) (rev. 9/13)		✓	✓
Florida - EFLOA*	R12-10FL	LTC-Supp-2021FL	LTCSI-Supp-2021FL	OLC-LTCFL (2012) EFLOA	PWRID-LTC (2012) (rev. 9/13)		✓	✓
Georgia	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC			✓	✓
Hawaii	R12-10HI	ICC21-LTC-Supp	ICC21-LTCSI-Supp	OLC-LTCHI (2012)		✓		✓
Idaho	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓	✓	✓
Illinois	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Indiana	R12-10IN	LTC-Supp-2021IN	LTCSI-Supp-2021IN	OLC-LTCIN (2012) (rev. 4/16)		✓		✓
Iowa	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Kansas	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Kentucky	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Louisiana	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Maine	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Maryland	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓	✓	✓
Massachusetts	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
Michigan	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13	✓		✓
Minnesota	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13			✓
Mississippi	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
Missouri	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13	✓	✓	✓
Montana	R12-10MT	LTC-Supp-2021	LTCSI-Supp-2021MT	OLC-LTCMT (2012) (rev. 4/16)		✓	✓	✓
Nebraska	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Nevada	R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	OLC-LTC (2012)		✓		✓

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Jurisdictions	Rider Form	Application Questionnaire Section C	Guaranteed Issue (GI) Questionnaire Section C	Outline of Coverage	Personal Worksheet & Potential Rate Increase Disclosure	Senior Program	Shoppers Guide	Medigap
New Hampshire	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
New Jersey	R12-10NJ	LTC-Supp-2021NJ	LTCSI-Supp-2021NJ	OLC-LTCNJ (2012)		✓		✓
New Mexico	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓	✓	✓
New York†	R12-10NY	AXA-LTC-2012NY	GI N/A in NY	OLC-LTCNY (2012)				
North Carolina	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓	✓	✓
North Dakota	R12-10	LTC-Supp-2021	LTCSI-Supp-2021	OLC-LTC (2012)		✓		✓
Ohio	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Oklahoma	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Oregon	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓		✓
Pennsylvania	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13		✓	✓
Puerto Rico	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13	✓	✓	✓
Rhode Island	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
South Carolina	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
South Dakota	R12-10SD	LTC-Supp-2021	LTCSI-Supp-2021	OLC-LTCSD (2012)	PWRID-LTC (2012) (rev. 9/13)	✓		✓
Tennessee	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓	✓	✓
Texas	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13		✓	✓
Utah	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13			✓
Vermont	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
Virginia	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC		✓	✓	✓
Washington	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
West Virginia	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC				✓
Wisconsin	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13		✓	✓
Wyoming	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC16-OLC-LTC			✓	✓

* In CA, the rider's name is the Comprehensive Long-Term Care Rider. In FL, the rider's name is the Long-Term Care Insurance Rider.

† In CA, and NY, the LTCSR 2012 version is also offered on VUL Incentive Life Protect®, Series 164 and VUL Optimizer®, Series 166. In all jurisdictions the LTCSR 2012 version of the rider is also offered on IUL Protect®, Series 160. IUL Protect®, Series 160 was discontinued for general market sales after January 8, 2021.

Long-Term Care Services℠ Rider* (LTCSR 2012)

EQUITABLE

Client Materials Checklist by Jurisdiction

These are the forms needed in order to apply for the LTCSR

☐	Pre-Qualifying Long-Term Care Services Rider Considerations	The Pre-Qualifying Long-Term Care Services Rider (LTCSR) Considerations form, Catalog #161397 is reviewed before completing the LTCSR Questionnaire and prior to the sale to determine your client's eligibility for the LTCSR. This form is not to be submitted with a life application. This review is required in all jurisdictions.
☐	Application Questionnaire Form	Complete the Long-Term Care Services℠ Rider Application Questionnaire form (Accelerated Death Benefit for Long-Term Care Services Rider Questionnaire). Please note the forms and form #'s vary per jurisdiction and for streamlined underwriting programs such as the Guaranteed Issue program.
☐	Outline of Coverage (OLC-LTC)	Prior to the sale, provide to the client the Outline of Coverage that includes Appendix A, a chart of current and guaranteed LTCSR rates. This is required in all jurisdictions.
☐	CA, Disclosure Risk of Lapse Form	Both the client and the Financial Professional are required to complete and sign the California, Disclosure Risk of Lapse Form #Riskdsclsr-CA2021. The extra copy is to be left with the client. **This form is only required in the jurisdiction of California.**
☐	Personal Worksheet & Potential Rate Increase Disclosure (PWRID-LTC)	Both the client and the Financial Professional are required to complete and sign the Personal Worksheet & Potential Rate Increase Disclosure Form. The extra copy is to be left with the client. If assets are less than $30,000, this rider may not be suitable. **Jurisdictions Required**: FL, MI, MN, MO, PA, PR, SD, TX, UT, WI
☐	Senior Counseling Contact Information Chart	Before taking an application, the Senior Counseling Contact Information Chart is required to be given to the client in the following jurisdictions. **Catalog No.**: 161396 **Jurisdictions Required**: AL, AR, AZ, CA, DE, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PR, SD, TN, VA
☐	Shopper's Guide to LTC Insurance	Acknowledgment of receipt of the Shopper's Guide to LTC Insurance is required on the LTCSR Application Questionnaire and must be delivered to the client before taking an application. 136819 — A Shopper's Guide to Long-Term Care Insurance – NAIC — AR, CT, DE, FL, GA, ID, MO, MD, MT, NC, NM, PA, PR, TN, TX, VA, WI, WY 136803 — California Department of Aging: Care of Tomorrow, A Consumer's Guide to LTC — CA 161892 — Montana: Things You Should Know Before You Buy LTCi — MT 136802 — State of Wisconsin, Guide to Long-Term Care — WI 136652 — Wyoming's Buyer's Guide to Long-Term Care Insurance — WY
☐	Medigap Guide	A Guide to Health Insurance for People with Medicare by CMS & NAIC, Catalog #136694 must be supplied upon request for clients 65 and older in all jurisdictions (except CA).

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In all jurisdictions the LTCSR 2012 version of the rider is also offered on IUL Protect®, Series 160.
IUL Protect®, Series 160 was discontinued for general market sales after January 8, 2021.