

Long-Term Care ServicesSM 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, Series 159[†]

JURISDICTIONS	RIDER FORM	APPLICATION QUESTIONNAIRE SECTION C	GUARANTEED ISSUE (GI) QUESTIONNAIRE SECTION C	TERM CONVERSION PLUS (TCP) 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	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓		✓
Alaska	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC				✓
Arizona	R12-10AZ	LTC-Supp-2021AZ	LTCSI-Supp-2021AZ	LTC-Supp-2021AZ (TCP)	OLC-LTCAZ (2012)		✓		✓
Arkansas	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓	✓
California* †	R12-10CA	AXA-LTC-2012CA	AXA-LTC-2018CA(SI)	AXA-LTC-2012CA (TCP)	OLC-LTCCA (2012) (rev. 5/16)	Riskdsclsr-CA2021			
Colorado	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC				✓
Connecticut	R12-10 CT (rev.5/18)	LTC-Supp-2021CT	LTCSI-Supp-2021CT	LTC-Supp-2021CT (TCP)	OLC-LTCCCT (2012) (rev. 5/18)			✓	✓
Delaware	R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	OLC-LTC (2012)		✓	✓	✓
District of Columbia	R12-10DC	LTC-Supp-2021	LTCSI-Supp-2021	LTC-Supp-2021 (TCP)	OLC-LTCCDC (2012)				✓
Florida - EFLIC*	R12-10FL	LTC-Supp-2021FL	LTCSI-Supp-2021FL	LTC-Supp-2021FL (TCP)	OLC-LTCCFL (2012) EFLIC	PWRID-LTC (2012) (rev. 9/13)		✓	✓
Florida - EFLOA*	R12-10FL	LTC-Supp-2021FL	LTCSI-Supp-2021FL	LTC-Supp-2021FL (TCP)	OLC-LTCCFL (2012) EFLOA	PWRID-LTC (2012) (rev. 9/13)		✓	✓
Georgia	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC			✓	✓
Hawaii	R12-10HI	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	OLC-LTCHI (2012)		✓		✓
Idaho	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓	✓
Illinois	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓		✓
Indiana	R12-10IN	LTC-Supp-2021IN	LTCSI-Supp-2021IN	LTC-Supp-2021IN (TCP)	OLC-LTCCIN (2012) (rev. 4/16)		✓		✓
Iowa	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓		✓
Kansas	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓		✓
Kentucky	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓		✓
Louisiana	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓		✓
Maine	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓		✓
Maryland	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓	✓
Massachusetts	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC				✓
Michigan	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13)	✓		✓
Minnesota	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13)			✓
Mississippi	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC				✓
Missouri	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13)	✓	✓	✓
Montana	R12-10MT	LTC-Supp-2021	LTCSI-Supp-2021MT	LTC-Supp-2021 (TCP)	OLC-LTCCMT (2012) (rev. 4/16)		✓	✓	✓

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Nebraska	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
Nevada	R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	OLC-LTC (2012)		✓	✓
New Hampshire	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
New Jersey	R12-10NJ	LTC-Supp-2021NJ	LTCSI-Supp-2021NJ	LTC-Supp-2021NJ (TCP)	OLC-LTCNJ (2012)		✓	✓
New Mexico	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
New York [†]	R12-10NY	AXA-LTC-2012NY	GI N/A in NY	AXA-LTC-2012NY (TCP)	OLC-LTCNY (2012)			
North Carolina	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
North Dakota	R12-10	LTC-Supp-2021	LTCSI-Supp-2021	LTC-Supp-2021 (TCP)	OLC-LTC (2012)		✓	✓
Ohio	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
Oklahoma	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
Oregon	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
Pennsylvania	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13)		✓
Puerto Rico	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13)	✓	✓
Rhode Island	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC			✓
South Carolina	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC			✓
South Dakota	R12-10SD	LTC-Supp-2021	LTCSI-Supp-2021	LTC-Supp-2021 (TCP)	OLC-LTCSD (2012)	PWRID-LTC (2012) (rev. 9/13)	✓	✓
Tennessee	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
Texas	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13)		✓
Utah	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13)		✓
Vermont	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC			✓
Virginia	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC		✓	✓
Washington	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC			✓
West Virginia	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC			✓
Wisconsin	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC16-OLC-LTC	ICC12-PWRID-LTC (2012) (rev.9/13)		✓
Wyoming	ICC12-R12-10	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	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 Legacy, Series 160](#) and [VUL Optimizer, Series 160](#).

In all jurisdictions the LTCSR 2012 version of the rider is also offered on [IUL Protect®, Series 160](#).

Long-Term Care ServicesSM Rider* (LTCSR 2020)

Client Materials Checklist by Jurisdiction



- 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 ServicesSM 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 Guaranteed Issue and the Term Conversion Plus (TCP) programs.

DO NOT COMPLETE the greyed-out questions with TCP application questionnaire forms. See [FB 17-237R](#) or [AD 17-101R](#) for more information about the TCP program. This form is required in all jurisdictions.
- Outline of Coverage (OLC)**

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 #Riskdsclr-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)**

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, MT, NJ, 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.	Jurisdictions Required
161396	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.

Catalog No.	Shoppers Guide	Jurisdictions Required
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). It is available for variable products, on the prospectus CD.

*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](#).