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# Guaranteed Issue Program now offers the Long-Term Care Services<sup>SM</sup> Rider

We've added our competitive Long-Term Care Services<sup>SM</sup> Rider (LTCSR) to our Guaranteed Issue Program. Traditionally, employers have offered retirement benefits or life insurance, or a combo of the two. Now, they have the flexibility to include long-term care coverage as part of the Guaranteed Issue Program — allowing them to round out their benefits plan and better attract and retain key executives.

## Now — add long-term care

The LTCSR is the only true long-term care rider in a Guaranteed Issue Program. When employers have 20 or more highly compensated key executives, they can choose to include long-term care to their Guaranteed Issue life insurance. It has additional requirements, and employees will need to complete a simplified LTCSR questionnaire for coverage.

The LTCSR<sup>1</sup> is one of the most competitive and flexible long-term care riders in the industry today. Here's why:

- No receipts are required.
- The employee's condition can be temporary.<sup>2</sup>
- We let employers choose Death Benefit Option B, which may help their employees keep pace with rising long-term care costs.
- The policy can't lapse while on a long-term care claim until the benefit amount is exhausted.

## What is Guaranteed Issue?

Our Guaranteed Issue Program streamlines the process for obtaining life insurance. With just a little paperwork, groups go through underwriting based on formulas and employee classifications, instead of lengthy medical questionnaires and exams. While it is not a way to provide insurance for substandard or uninsurable lives, Guaranteed Issue is a great way to attract, reward and retain key executives who are in good health. It even offers the flexibility to add employees to the plan in later years.



**Minimal  
paperwork**



**No lengthy questionnaires  
and medical exams**



**Attract and retain  
key executives**

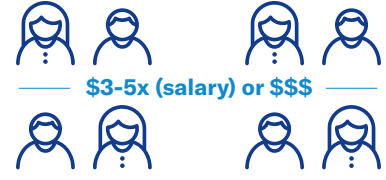
# Which groups are a good fit for Guaranteed Issue?



A variety of groups from closely held businesses to large corporations.



Cases with 10 or more highly compensated key executives. Groups with 20 or more key executives have the option of including the LTCSR, subject to approval.



Groups where the life insurance face amount is either a flat amount for the whole group or determined by a formula, such as three or five times salary.

For more information,  
visit [equitable.com/gi](https://equitable.com/gi) or call the Sales Desk.

1 The Long-Term Care Services<sup>SM</sup> Rider has an additional cost, and is subject to restrictions and limitations. It is paid as an acceleration of the death benefit. Employees may qualify for life insurance, but not for the Long-Term Care Services<sup>SM</sup> Rider.

2 Not applicable in CT and NY.

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