

EQUITABLE

One strategy can help address two needs

Long-Term Care Insurance Rider with my life insurance policy

Equitable Financial
Life Insurance Company of America

Cat. #400224

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The real need for long-term care

Health care for the aging population continues to be a prominent concern among future retirees. As more people live longer with chronic conditions, the demand for long-term care (LTC) services will rise dramatically. In fact, someone turning age 65 today has almost a 70% chance of needing some type of long-term care service and support.[1] While many will be cared for by family and friends, others will rely on professional care either at home or in long-term care facilities. The question you may be asking yourself is, "Am I financially prepared for the ongoing expenses associated with this care?"

The Long-Term Care Insurance Rider is available at issue for an additional cost with certain individual permanent life insurance products. This rider may advance all or a portion of a policy's death benefit to pay for qualified long-term care services if a licensed health care practitioner certifies you have become chronically ill and otherwise qualify under the rider. The Long-Term Care Insurance Rider provides you with a versatile benefit that can be used during your lifetime to pay for some of the expenses associated with long-term care, if needed.

Under rider form #R19-LTCSR-FL-B, "qualified long-term care services" include assistance provided by any skilled or unskilled person, and also allow for care to be provided by members of the insured person's immediate family, all in accordance with a plan of care.

Contact your financial professional today to discuss how the Long-Term Care Insurance Rider may help you meet your unique financial goals. Receipt of the accelerated benefits may be taxable; therefore, you should seek assistance from a tax advisor.

1 "How Much Care Will You Need?" https://acl.gov/ltc/basic-needs/how-much-care-will-you-need. February 2020.

The potentially high cost of care

Depending on where you live and the type of care you require, long-term care expenses can exceed $114,975 per year.[2] In some states, that cost of care can be much higher. At these rates, the choice to self-insure can be very challenging. A common misconception among people without long-term care insurance is that government health programs, such as Medicare and Medicaid, will cover these costs.

While Medicare provides limited coverage for nursing home and home care services, it is designed to pay for the treatment of acute, short-term illness — not ongoing care associated with activities of daily living,[3] such as eating, bathing and dressing. Therefore, Medicare's coverage of nursing home and home care services is very limited.

Medicaid, a different program entirely, may cover ongoing costs associated with long-term care, but requires that recipients meet strict asset and income eligibility criteria and are restricted to Medicaid-approved services and facilities.

Long-term care benefits are triggered if you are diagnosed as chronically ill by a licensed health care practitioner and, as a result, you need substantial assistance to perform at least two of the six activities of daily living, which include: eating, bathing, dressing, toileting, continence and transferring, or if you have a significant cognitive impairment.

2 CareScout Cost of Care Survey (2025).

3 As defined in the Internal Revenue Code Section 7702B.

The Long-Term Care Insurance Rider

There is another way to help protect yourself and your family should you have a need for life insurance and eventually require long-term care. Consider purchasing the Long-Term Care Insurance Rider in conjunction with a new permanent life insurance policy.

While life insurance ensures loved ones will receive immediate funds in the event of your death, the Long-Term Care Insurance Rider allows you to accelerate some or all of the amount of a policy's death benefit, to help pay for qualified long-term care services. The Long-Term Care Insurance Rider is not a stand-alone LTC policy, but it can provide funds for long-term care services should the need arise. Though the Long-Term Care Insurance Rider may not cover all costs associated with your care, it certainly may help defray the financial burden. Therefore, other than your life insurance policy, assets you have earmarked for retirement and bequests may be protected and can be used as you intended, rather than possibly being depleted to provide for your care.

The maximum amount of benefits you can receive under the rider is the Long-Term Care Maximum Total Benefit. The Long-Term Care Maximum Total Benefit is determined on the first day of a claim period and, if you so chose at issue, this amount will equal the policy's death benefit amount. To understand how the Acceleration Percentage affects the amount available for acceleration under this rider, please see the example to the right. Since the benefit provided under the rider is an acceleration of a policy's design, certain policy transactions, such as a reduction in the policy's face amount, can reduce the Long-Term Care Maximum Total Benefit. You can choose the design that works for you. Either way, when an Acceleration Percentage of 100% is selected, your long-term care benefit will always equal your policy's death benefit and can grow with the performance of the policy.

To be eligible for benefits under this rider, you must be chronically ill and receiving qualified long-term care services in accordance with a plan of care. The elimination period must be satisfied and we must receive notice of claim and satisfactory proof of loss. If you need long-term care temporarily, you'll only wait 90 calendar days before we'll send payment, so you'll have the money you need sooner. If you need long-term care for the rest of your life, we waive the elimination period, so you don't have to wait to get the financial help you need. Services can be rendered by a facility, agency, family member, or any other skilled or unskilled person of your choice, as long as it is in accordance with a plan of care.

Pre-existing condition exclusions also apply. Please request the Outline of Coverage and Policy Rider Form for more information. Some restrictions may apply. See Limitations and exclusions on the back cover of this brochure.

Death Benefit Option	Acceleration Percentage
A[4]	20%–100%
B[5]	100%

How it works

Jack has a certain permanent life insurance policy with an initial face amount of $1,000,000 and elects Death Benefit Option A with an Acceleration Percentage of 50%.[4] Therefore, his Maximum Total Benefit amount at issue is $500,000.

Lisa has a certain permanent life insurance policy with a face amount of $1,000,000 and elects Death Benefit Option A with an Acceleration Percentage of 100%.[4] Due to her policy's performance after 15 years, her policy's death benefit has increased to $1,250,000. Therefore, her Maximum Total Benefit amount at that time would be $1,250,000.

Stacy has a certain permanent life insurance policy with an initial face amount of $1,000,000 and elects Death Benefit Option B.[5] For any policy with Death Benefit Option B, the Acceleration Percentage is always 100%. After 15 years, her policy has a cash value of $100,000 and a death benefit of $1,100,000. Therefore, her Maximum Total Benefit at that time would be $1,100,000.

4 For Death Benefit Option A policies, you may select an Acceleration Percentage between 20% and 100%. Once selected, the Acceleration Percentage may not be changed. For Death Benefit Option A, the Maximum Total Benefit amount is never less than the policy face amount times the Acceleration Percentage, and if the Acceleration Percentage equals 100%, the Maximum Total Benefit amount is equal to the policy's death benefit.

5 For Death Benefit Option B, the Acceleration Percentage must be 100%. The Maximum Total Benefit is equal to the policy's death benefit.

Choosing your coverage

When you apply for certain permanent life insurance policies and elect the Long-Term Care Insurance Rider, you will designate the face amount and Death Benefit Option of life insurance, as well as the Acceleration Percentage and monthly benefit percentage of the rider. These designations will help determine the maximum monthly benefit amount available under the rider. See the chart for detail regarding the monthly benefit percentage. If you begin collecting long-term care benefits, the amount of each payment will be treated as a lien, and therefore, will reduce the policy death benefit and account value.

There is an optional nonforfeiture benefit available with the Long-Term Care Insurance Rider for an additional cost. While the nonforfeiture benefit may provide an additional benefit in some cases, the charge for the Long-Term Care Insurance Rider, including the nonforfeiture benefit will be higher than the charge for the rider without the nonforfeiture benefit. As with the decision to purchase any type of insurance product, check with your financial professional to see if a permanent life insurance policy with the Long-Term Care Insurance Rider may be able to work for you.

Base policy face amount along with monthly benefit percentage

Minimum and maximum issue ages for the monthly benefit percentages:		Maximum face amount at issue for the monthly benefit percentages:[6]
1%	Issue ages 20–70	$5,000,000
2%	Issue ages 20–70	$2,500,000
3%	Issue ages 20–70	$1,666,666

6 The maximum face amount at issue referenced in this chart assumes a policy includes the Long-Term Care Insurance Rider with an Acceleration Percentage of 100%.

If you don't use it, you don't lose it

If you decide to add the Long-Term Care Insurance Rider to your permanent life insurance policy at issue and don't receive payments under the rider, the policy's entire death benefit will pass to your beneficiaries when you die. In other words, if you do not access benefits under your Long-Term Care Insurance Rider, although you have paid the rider charge for the option to accelerate the death benefit, you haven't paid premiums for a policy that may never pay any benefit at all. Additionally, if you begin collecting monthly benefits under the Long-Term Care Insurance Rider, but do not receive the full death benefit of your policy, the remaining death benefit will be paid to your beneficiaries at your death.

Receive care from the person you want

You can choose to use the long-term care benefit payment any way you want as long as your care is provided in accordance with your plan of care. That means you can receive care from the person you're most comfortable with — a family member, friend or medical professional — and you can use the money to pay that person for their time and assistance.

Protect what's important

If you were asked what's important to you, most likely you would name loved ones. That's why you intend to protect them by owning life insurance. Consider their response if asked the same question — they would most likely name you.

Life insurance will help provide for the people who matter the most to you when you're gone. But think about what could happen if you are still living, yet unable to independently care for yourself — the emotional impact would be great, but the same might be said for the financial impact. Help secure your family's financial future and yours with a combination of life insurance and the Long-Term Care Insurance Rider. Help protect what's important: the quality of their lives and yours.

The HIPAA limit for 2026 is $430 per day. This daily benefit limit is adjusted annually for inflation. For purposes of calculating the maximum monthly benefit payment, we also apply a 200% of the HIPAA limit and assume a 30-day month. For 2026, this produces a benefit payment limit of $25,800 per month. There is an overall maximum monthly benefit of $50,000.

Long-Term Care Insurance Rider

A certain life insurance policy with the Long-Term Care Insurance Rider provides a single strategy to meet your financial protection and death benefit needs.

- If needed, you can accelerate all or part of your policy's death benefit, which can be used to help pay for qualified long-term care expenses.
- Any part of the net death benefit not accelerated as benefits provided under the Long-Term Care Insurance Rider will be paid to beneficiaries at your death.

Limitations and exclusions:

(a) Preexisting conditions. This rider does not cover conditions for which the insured person received medical advice or treatment from a provider of health care services (or a condition for which treatment was recommended to the insured person by a provider of health care services) within 180 days preceding the effective date of this rider. No benefits will be provided under the rider during the first six months for long-term care services received by the insured due to a preexisting condition. Days of chronic illness of the insured person for a preexisting condition during the first 180 days that the rider is inforce will not be counted toward the satisfaction of the elimination period.

(b) Exclusions, exceptions and limitations. This rider does not cover services provided by a facility or an agency that does not meet the rider definition of such facility or agency. The rider does not cover care or treatment:

- From a facility that primarily treats drug addicts or alcoholics;
- From a facility that primarily provides domiciliary, residency or retirement care;
- From a facility owned or operated by a member of the owner or insured person's Immediate Family;
- From anyone who is under suspension from Medicare or Medicaid;
- For an attempted suicide or intentionally self-inflicted injuries;
- As a result of alcoholism or drug addiction (unless drug addiction was a result of the administration of drugs as part of treatment by a physician);
- Due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
- Due to committing or attempting to commit or participating in a felony, riot or insurrection;
- From a Licensed Health Care Practitioner who is the owner the insured person, a member of the owner's or the insured person's Immediate Family, anyone who is under suspension from Medicare or Medicaid, or who owns or is employed by the Long-Term Care Facility in which the insured person is confined; or pursuant to a Plan of Care written or certified by a Licensed Health Care Practitioner who is the owner, the insured person, a member of the owner's or the insured person's Immediate Family, anyone who is under suspension from Medicare or Medicaid, or who owns or is employed by the Long-Term Care Facility in which the insured person is confined;
- Due to mental or nervous disorders, however, this shall not permit exclusion or limitations of benefits on the basis of Alzheimer's disease.

This rider may not cover all the expenses associated with the insured's long-term care needs. If your policy is subject to a loan, a portion of the monthly benefit payment will be applied to repay a portion of the outstanding policy loan.

The purpose of this method of marketing is solicitation of insurance and contact may be made by an insurance agent, producer, insurance company or insurance agency.

Actual terms and conditions of the Long-Term Care Insurance Rider are contained in rider form #R19-LTCSR-FL-B. This rider has exclusions and limitations under which the rider may be continued inforce or discontinued. For more information, costs and complete details of coverage, contact your life and health insurance-licensed financial professional or the company.

The rider is not considered long-term care insurance in some states.

The product brochure for the applicable life insurance policy must accompany this *Long-Term Care Insurance Rider brochure* and the *Long-Term Care Insurance Rider Planning Perspective.*

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For complete details regarding rider costs of coverage, call your financial professional.

The rider is intended to be federally tax-qualified.

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Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency • Is Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

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GE-9166369.1 (10/26) (Exp. 10/28)