EQUITABLE

Equitable Financial Life Insurance Company

Equitable Financial Life Insurance Company of America

For use in California only

Taking care of your family and yourself

A better way to prepare for potential long-term care expenses and other needs

As you plan for the future, your first instinct may be to concentrate on your family and their needs. Will your spouse or children be able to continue living the life you want for them if something should happen to you?

As women, we often put others' needs before our own, caring for both parents and children. But in planning for your own future, you can look out for your family, too. With the right financial product, you can:

- Pass wealth to your family to help them financially when you're no longer around.
- Pay for potential long-term care expenses simply and quickly — no receipts needed.
- Generate potential additional supplemental income for retirement if you need it.

So how can you get all these benefits in one place?

Are you a caregiver?

- If you provide some type of long-term care to your parents or others, you're not alone: 60% of caregivers are women.[1]

Will you need care?

It's possible, simply because women live longer.

- More than 70% of nursing home residents are women.[2]
- More than 75% of those at assisted living communities are women.[2, 3]
- More than 66% of home care recipients are women.[2]

Protection and more

For an incremental cost, the Comprehensive Long-Term Care Rider can be added to a single permanent life insurance policy to give you the flexibility you need to adapt to life's unknowns.

- Add a layer of protection to your life insurance plan.
- Tap into your policy to fund your qualified long-term care to help avoid having to use your savings or other assets.
- Generate an additional form of retirement income.
- Pass the full benefit along to your family if you don't need the policy benefits for qualified long-term care expenses or retirement income.
- The long-term care benefit is paid each month as an acceleration of the underlying policy's death benefit. The benefit will be paid as a lien against the policy values and is a percentage of the death benefit you choose at the time of the application. To receive payment, you must submit evidence of long-term care services received.



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Want to learn more about how you can protect your family and assets? Contact your financial professional today.

1 Long-Term Care — Important Information For Women. aaltci.org/long-term-care-insurance/learning-center/for-women.php.

2 The Female Face of Family Caregiving Fact Sheet. Nov 2018. nationalpartnership.org/our-work/resources/economic-justice/female-face-family-caregiving.pdf.

3 Please note in California an assisted living community is licensed as a residential care facility.

For an insured to be eligible to access their long-term care benefits, a U.S.-licensed healthcare practitioner (the practitioner) must certify in writing that the insured is chronically ill and is receiving qualified long-term care services in accordance with a plan of care. An elimination period as defined in the rider must be satisfied. An individual who is chronically ill is someone who either (a) is unable to perform at least two activities of daily living (ADLs) or (b) requires substantial supervision to protect themselves from threats to health and safety due to cognitive impairment. ADLs include: eating, bathing, dressing, toileting and transferring without substantial assistance and continence.

This flyer is an insurance solicitation and contact will be made by an insurance producer or insurance company.

The company has the right to increase charges on the Comprehensive Long-Term Care Rider up to a guaranteed maximum rate. An increase in rider charges may require a higher premium in order to keep the policy and rider in effect. Also, the approval of this rider is subject to underwriting. The underwriting requirements are based on our published age and amount guidelines, which may include a paramedical exam.

Clients must qualify separately for the Comprehensive Long-Term Care Rider; a client may qualify for the insurance policy but not the rider.

Actual terms and conditions of the Comprehensive Long-Term Care Rider Rider are contained in rider form #R12-10CA. This rider has an additional cost, as well as exclusions and limitations, and may not be available in all jurisdictions or may vary.

Life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY) or Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC, and co-distributed by affiliates Equitable Network, LLC (Equitable Network Insurance Agency of California in CA; Equitable Network Insurance Agency of Utah in UT; Equitable Network of Puerto Rico, Inc. in PR) and Equitable Distributors, LLC. For New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY). All companies are affiliated and directly or indirectly owned by Equitable Holdings, Inc., and do not provide tax or legal advice. You should consult with your tax and legal advisors regarding your particular circumstances.

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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 • Variable Life Insurance May Go Down in Value

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