

# Add flexibility to your plan

Protect your family and help cover potential long-term care expenses

While life may not always go the way you planned, you can put a strategy in place that will let you adapt to the unknowns and help secure your future and that of your family. This strategy can help protect your family and help make sure they have the financial means to continue living the lifestyle they're accustomed to if you're no longer around. It can also give you the flexibility to pay for long-term care costs you may have, making it less likely that you need to drain your assets to pay for such care.

## Will you need long-term care?

- With people living longer than ever these days, it's no wonder nearly 70% of people turning 65 will need some type of long-term care in their lives.<sup>2</sup>
- Typical long-term care services include help with the six basic activities of daily living: eating, bathing, dressing, toileting, transferring (walking) and continence.

<sup>2</sup> How Much Care Will You Need?  
<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>.

## Protection and more

Protect your family and protect your assets and savings from potential long-term care costs by combining life insurance and coverage for long-term care costs in one policy.

### We offer a cost-effective way to...

- **Protect your family, for life** — Permanent life insurance can be a smart addition to a financial plan for clients who want more ways to protect their family, minimize taxes and grow their money over time.
- **Add flexibility** — Add the **Long-Term Care Services<sup>SM</sup> Rider** and you can tap into your policy's death benefit to help fund your qualifying long-term care need on a dollar-for-dollar basis. If you don't use it, your policy's death benefit will be passed along to your beneficiary.<sup>1</sup>



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

1 In Florida, the rider is called “Long-Term Care Insurance Rider.” In California, the rider is called “Comprehensive Long-Term Care Rider.”

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 Long-Term Care Services<sup>SM</sup> 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.

Actual terms and conditions of the Long-Term Care Services<sup>SM</sup> Rider are contained in rider form R12-10 and rider form R19-LTCR. This rider has exclusions and limitations.

The Long-Term Care Services<sup>SM</sup> Rider does have an additional charge and clients must qualify separately for the LTCR. They may qualify for the insurance, but not the rider. It is paid as an acceleration of the death benefit.

Life insurance products are issued by Equitable Financial Life Insurance Company, NY, NY or Equitable Financial Life Insurance Company of America, an Arizona stock company; and are 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.

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