

Why our Long-Term Care ServicesSM Rider is so unique: LTC benefit = death benefit

When you combine Equitable’s Long-Term Care ServicesSM Rider (LTCSR) with a VUL OptimizerSM or VUL LegacySM policy, the long-term care benefit can consistently match the death benefit – regardless of case design complexity, objectives or performance of the policy. Because the LTC benefit is anchored to their death benefit, your clients will always know how much their LTC benefit will be, even after policy actions, such as withdrawals or death benefit option changes.

Our LTCSR, one of the leading LTC riders in the market today, stands alone in this flexibility and capability

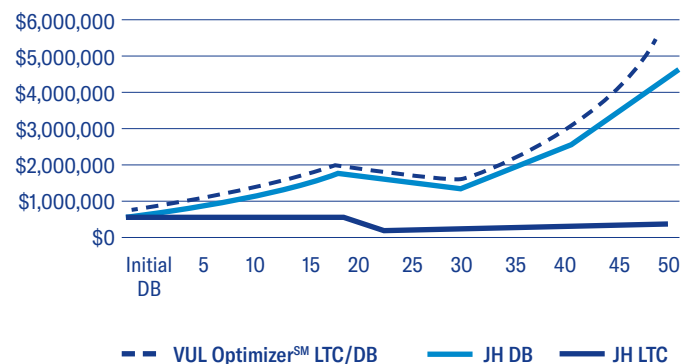
- When the VUL policy includes a level death benefit and full acceleration, the LTC benefit will track the death benefit for the life of the policy.
- If the policy enters corridor, the LTC benefit will increase with each rise in the death benefit.
- For policies with an increasing death benefit, the LTC amount is anchored to the death benefit and grows with it over time as cash value accumulates in the policy.

Our LTC benefit grows even if the client takes distributions

Because our death benefit and LTC pool grow together, clients don’t permanently deplete their LTC benefit pool when they take distributions. That’s because it is paid as an acceleration of the death benefit.

The chart to the right compares the LTC benefit pool of our VUL OptimizerSM vs. John Hancock’s Accumulation VUL 19. It shows how withdrawals reduce the LTC benefit pool permanently even as the death benefit continues to grow for John Hancock. With VUL OptimizerSM, not only does the LTC pool increase on day one because of Option B, it also can grow when the death benefit grows in corridor, even after withdrawals.

LTC benefit is the death benefit



Male 45 preferred, paying \$25,000 annually for 20 years, increasing death benefit for the first 20 years then level, withdrawals to basis years 21-30 ran at 8%.

The LTCSR benefit continues increasing in corridor even after a withdrawal vs. how the LTC amount is permanently reduced for most competitors

Adding flexibility to your clients' permanent life insurance policies

With the LTCSR, the long-term care benefit is anchored to the death benefit so it is simple to understand, grows with the policy so clients can keep pace with inflation and maintains its value on accumulation-oriented policy designs.

One of the most comprehensive LTC riders available in the market today, the LTCSR offers the asset protection and added flexibility your clients need, without the trade-offs.

To learn more, call the Sales Desk or visit us at equitable.com/ltc.

Figures for all issuing companies are based on rates shown on the chart as of May 2020. All figures subject to change after this date. Different assumptions and/or risk classes illustrated would likely yield different results. Product features and benefits, expenses, loads and charges will vary by company and could affect the values shown. Competitive numbers were derived from carrier software or WinFlex Web illustration service May 2020.

Refer to the respective issuing company product materials and a specimen actual contract for details. In the event of a discrepancy between the numbers presented here and the issuing companies proposals, the issuing companies numbers will prevail.

Policy-to-policy comparisons should be done by the financial professional at the time of solicitation.

Actual terms and conditions of the LTCSR are contained in rider form ICC19-R19-LTCSR, R19-LTCSR and state variations. This rider has exclusions and limitations, and may not be available in all jurisdictions or may vary. This version of the rider is not yet available in CA, FL or NY.

The LTCSR has an additional cost, and is subject to restrictions and limitations. Clients may qualify for life insurance, but not for the LTCSR. The LTCSR is paid as an acceleration of the death benefit.

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