



EQUITABLE

Allowing family care providers: Long-Term Care ServicesSM Rider

As a leading authority on life insurance with a long-term care rider, we offer one of the most comprehensive riders available for your clients' needs. Our Long-Term Care ServicesSM Rider (LTCSR) protects your clients' assets and adds flexibility without the typical trade-offs. In fact, with Equitable's VUL Optimizer[®] and VUL Incentive Life Protect[®] policies, the LTCSR doesn't restrict who can provide care. We've expanded the language in our contract so that once a care plan is in place, care can come from the person the insured is most comfortable with — be it a family member, friend or medical professional.



Here's how it works

- The insured needs qualified long-term care.
- Their U.S.-licensed healthcare practitioner prescribes a plan of care.
- Any skilled or unskilled individual of the insured's choosing provides care.
- Once the claim is approved, the policyowner will begin receiving monthly payments based on LTCSR elections, and since LTCSR follows an indemnity model, no receipts are required.



Why this is better for the insured

- The LTCSR eases the financial burden on family members who are providing care.
- Because the insured may be most comfortable with a family member providing care, they benefit from an emotional connection during a difficult time.
- Having a family member or friend provide care initially can facilitate a more gradual transition between independence and nursing home care.

Other reasons why your clients may want to consider the LTCSR



Our clients spend less time waiting for long-term care benefits.

Our rider waives the elimination period for permanent claims and offers an elimination period of only 90 calendar days for temporary claims.



Our rider is built for any policy design.

With our rider, the LTC benefit will always match the policy's death benefit if the client chooses, regardless of the complexity of the case design. No matter what the policy's objectives or performance, the LTC benefit is easily defined and anchored to the death benefit, even after the policy enters corridor or after policy actions, such as withdrawals or death benefit option changes.



Policies with the LTCSR are designed with flexibility in mind.

If your clients don't need the LTC benefit, they have access to the policy's cash surrender value to supplement their retirement needs. Additionally, any part of the policy's death benefit not paid as an LTC benefit will be passed along to their beneficiaries.



Our LTCSR covers temporary conditions.

Our rider covers long-term care expenses associated with conditions that may not be permanent, such as mild stroke or orthopedic repairs.



The policy can't lapse while on long-term care claim.

Once we start paying a valid claim, the policy is guaranteed to stay in force until the benefit amount is exhausted or the claim otherwise ends.



Help your clients feel more comfortable

As they transition into long-term care, your clients will need all the comfort they can get. The LTCSR adds flexibility to their single life VUL policy so they can access qualifying benefit payments to pay for anything they need during this difficult time, and can receive care from the person they're most comfortable with.

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

Actual terms and conditions of the Long-Term Care ServicesSM Rider 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.

The Long-Term Care ServicesSM Rider does have an additional cost, as well as restrictions and limitations. A client may qualify for the insurance, but not the rider. The rider is paid out as an acceleration of the death benefit.

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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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