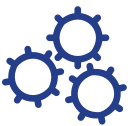




# Allowing family care providers: Long-Term Care Services<sup>SM</sup> Rider

As a leading authority on long-term care, we offer one of the most comprehensive riders available for your clients' needs. Our Long-Term Care Services<sup>SM</sup> Rider (LTCSR) protects your clients' assets and adds flexibility, without the typical trade-offs. In fact, with Equitable's VUL Optimizer<sup>SM</sup> and VUL Legacy<sup>SM</sup> 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 client 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.

## Why your clients will want to consider the LTCSR

Company and rider name	Family care allowed?	How do they address care providers?
Equitable LTCSR for single life VUL	<b>Yes</b>	Home healthcare services — or by any skilled or unskilled individuals of your choice <sup>1</sup>
Nationwide LTC Rider II	<b>Yes</b>	Home healthcare services — or by any skilled or unskilled individuals of your choice <sup>2</sup>
John Hancock LTC Rider	No	This rider will not provide benefits for services provided by an immediate family member <sup>3</sup>
Lincoln Care Coverage Rider	No	This rider will not provide benefits for services provided by an immediate family member <sup>4</sup>
Pacific Life Premier LTC Rider	No	This rider will not pay benefits for care or services provided by the insured's immediate family <sup>5</sup>
Mutual of Omaha LTC Rider	No	The independent provider cannot be an immediate family member <sup>6</sup>

Information for all issuing companies are based on policies shown on the chart as of May 2020. All information is subject to change after this date. Product features and benefits, expenses, loads and charges will vary by company, could impact insurance coverage and should be considered by clients. Refer to the respective issuing company product materials and a specimen actual contract for details. In the event of a discrepancy between the information presented here and the issuing companies' proposals, the issuing companies' proposals will prevail.

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

## 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](https://equitable.com/ltc).**

- 1 Equitable LTCSR specimen contract ICC19-R19-LTCSR, R19-LTCSR or state variations.
- 2 Nationwide Long-Term Care Rider contract ICC16-NWLA-523.
- 3 John Hancock Supplementary Benefit Acceleration of Death Benefit for Qualified Long-Term Care Services Rider contract ICC18 18LTCR.
- 4 Lincoln Accelerated Death Benefit for Long-Term Care Services Rider (Lincoln Care Coverage<sup>SM</sup> Accelerated Benefits Rider) contract ICC18LTC-7050.
- 5 Pacific Life Accelerated Death Benefit Rider for Long-Term Care contract ICC16 R16LTC.
- 6 United of Omaha Long-Term Care Rider contract ICC17L166R.

Actual terms and conditions of the Long-Term Care Services<sup>SM</sup> 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 Services<sup>SM</sup> 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.

Life insurance products are issued by Equitable Financial Life Insurance Company (New York, NY) or Equitable Financial Life Insurance Company of America 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) financial professionals, life insurance products are issued by Equitable Financial Life Insurance Company (New York, NY). All companies are affiliated and directly or indirectly owned by Equitable Holdings, Inc., and do not provide tax or legal advice.

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