



EQUITABLE

Our LTC rider offers more flexibility without the typical trade-offs

No limits on who can provide care, and less time waiting for benefits to begin.

As a leading authority on life insurance with the Long-Term Care ServicesSM Rider (LTCSR), Equitable offers one of the most comprehensive riders in the industry today. The LTCSR is an excellent addition to Equitable's VUL Optimizer[®] and VUL Legacy[®] policies. Now, it's even more competitive for any policy design, including those with a focus on accumulation, with features that help your clients feel confident their assets will be protected. And they'll have the flexibility they need, when they need it – without the typical trade-offs.

Top reasons to choose our Long-Term Care ServicesSM Rider

1 We don't limit who can provide care.

We expanded the language in our contract so, once a plan is in place, the insured can receive care from the person they're most comfortable with – a family member, friend or medical professional.

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

Both temporary and permanent conditions are allowed. We waive the elimination period for permanent claims, and the elimination period for temporary claims is only 90 calendar days.

3 No receipts are required.

Our rider follows an indemnity model, so once the client's physician certifies they need and are receiving long-term care, we start sending checks. And, they can use that money however they want.

4 Our rider is built for any policy design.

With our rider, the LTC benefit available will always match the policy's death benefit if the client chooses, regardless of how complex the case design. The LTC benefit is anchored to the death benefit, so it's easily defined, even if the policy enters corridor, or the client takes withdrawals or changes the death benefit option.

5 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 value to supplement their retirement needs. In addition, any portion of the death benefit not accelerated for LTC benefits will be passed along to their beneficiaries.

Additional benefits to consider:

- Business owners can protect their company's assets by using benefit payments to buy out a share of the business, hire a replacement or offset losses.
- The policy can't lapse while on long-term care claim. So, once we start paying a valid claim, the policy is guaranteed to stay in force until the claim period ends.

**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. This version of the rider is not yet available in CA, FL or NY.

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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