



Our LTC rider is one of the most comprehensive in the industry today

How do we stack up against the competition?

We are a leading authority on long-term care, offering one of the most comprehensive riders available for your clients' needs. Our Long-Term Care ServicesSM Rider adds flexibility to permanent life insurance, so clients on long-term care claim 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, be it a family member, friend or medical professional.

Comparing key features of long-term care and chronic illness riders

Company	Rider name	Tax benefits for business-related policies	Indemnity or reimbursement	Does not require receipts	Full lapse protection while on claim	Temporary conditions allowed	Waive elimination period for permanent claim	Family care allowed	Pool increases with DB Option B and/or Dividend Option	Pool increases with corridor	Customized pool
Long-term care riders	Equitable	LTC SR for VUL	✓	Indemnity	✓	✓	✓	✓	✓	✓	✓
	Guardian	LTC Rider for WL	✓	Indemnity	✓		✓		✓		✓
	John Hancock	LTC Rider	✓	Reimbursement			✓				✓
	Lincoln	LTC Rider	✓	Reimbursement		✓	✓	✓	✓	✓	✓
	MassMutual	LTCAccess Rider		Reimbursement			✓		✓	✓	
	Mutual of Omaha	LTC Rider	✓	Reimbursement		✓	✓				✓
	Nationwide	LTC Rider II	✓	Indemnity	✓	✓	✓	✓			✓
	Pacific Life	Premier LTC Rider	✓	Indemnity	✓	✓	✓	✓			✓
	Transamerica	LTC Rider	✓	Indemnity	✓	✓	✓	✓	✓		
Chronic illness riders	Protective	ExtendCare Rider		Indemnity	✓	✓	✓	✓			✓
	Penn Mutual	Accelerated Benefit Rider		Indemnity	✓			✓	✓	✓	
	Pacific Life	Premier Living Benefits Rider		Indemnity	✓	✓	✓	✓	✓	✓	
	Prudential	Benefit Access Rider		Indemnity	✓	✓	✓	✓	✓	✓	✓
	Principal	Chronic Illness Death Benefit Advance Rider		Indemnity	✓	✓	✓	✓	✓	✓	✓
	Securian/Minnesota Life	ADB for Chronic Illness Agreement		Indemnity	✓	✓	✓	✓			✓
	American General	Accelerated Access Solution		Indemnity	✓	✓	✓	✓	✓	✓	✓

Our Long-Term Care ServicesSM Rider adds flexibility to your client's life insurance policy to help them protect their hard-earned assets and prepare for potential long-term care expenses.

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

The Long-Term Care ServicesSM Rider is an accelerated death benefit rider available at issue for an additional cost with certain individual permanent life insurance products. The rider does have restrictions and limitations. Be sure to review the product specifications for details. The rider 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 corporation with its main administration office in Jersey City, NJ 07310 and are co-distributed by 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. Variable products are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY).

A life insurance policy is backed solely by the claims-paying ability of the issuing life insurance company. It is not backed by the broker/dealer or insurance agency through which the life insurance policy is purchased or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing life insurance company.

Information for all issuing companies is based on detail shown on the chart as of February 2022; all information is 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 policies shown. Competitive numbers were derived from carrier software or WinFlex Web illustration service.

Various aspects of the products compared, including, but not limited to, features, benefits, expenses, insurance charges and loads will vary from company to company. 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 policies, the issuing companies policies will prevail.

Policy-to-policy comparisons should be done by the financial professional at the time of solicitation. The Long-Term Care ServicesSM Rider is an accelerated death benefit rider available at issue for an additional cost with certain individual permanent life insurance products. The rider does have restrictions and limitations. Be sure to review the product specifications for details. The rider is paid as an acceleration of the death benefit.

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