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Top 8 reasons to choose the Long-Term Care Services℠ Rider with single variable universal life

Equitable is a leading authority on life insurance with long-term care riders, offering one of the most comprehensive riders available for your clients' needs.

With people living longer than ever before, it's no wonder many clients want to plan for the possibility of long-term care expenses. Adding the Long-Term Care Services℠ Rider (LTCSR) to variable universal life products can give your clients the flexibility they need, so they can use the benefits however they want — for long-term care expenses, for retirement income or to provide a legacy for loved ones.

The following benefits are built right into the LTCSR contract:

1 **We don't limit who can provide care.**
Because clients with the LTCSR can choose to use the qualifying payments any way they want once a healthcare practitioner prescribes a plan of care, they 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.**
Our rider waives the elimination period for permanent claims and offers an elimination period of only 90 calendar days for temporary claims.

3 **We don't require receipts.**
The LTCSR follows an indemnity-style model, so once your client's physician certifies they need and are receiving long-term care, we start sending checks. Your clients can use that money however they want, including paying for care from a family member or medical professional.

4 **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.

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 surrender value to supplement their retirement needs. Additionally, any part of the policy's death benefit not paid as LTC benefit will be passed along to their beneficiaries.

6 **Our clients can use the LTCSR for business-owned policies.**
Business owners can use benefit payments to help buy out an insured's share of the business, finance finding a replacement for a key person or offset losses due to a key employee's incapacity.

7 **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.

8 **The policy can't lapse while on long-term care claim.**
Once we start paying a valid claim, the policy is guaranteed to stay inforce until the benefit amount is exhausted or the claim otherwise ends.

Please remember with a variable universal life policy, there is investment risk for your clients, including the possible risk of principal invested. Additionally, variable universal life policies have additional charges, including surrender charges, investment management fees, mortality and expense risk charges, charges for optional riders and administrative charges.

Learn more about the benefits of our LTCSR.
Contact the Sales Desk or visit equitable.com/ltc today.

Actual terms and conditions of the Long-Term Care Services℠ Rider are contained in rider form #ICC19-R19-10, R19-10 and state variations. This rider has exclusions and limitations, and may not be available in all jurisdictions or may vary. The rider also has an additional charge; a client may qualify for the life insurance, but not the rider. It is paid as an acceleration of the death benefit.

Policy loans and withdrawals will reduce the face amount and cash value of a variable universal life contract. Clients may need to fund higher premiums in later years to keep the policy from lapsing.

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