Long-Term Care Services℠ Rider* (LTCSR 2020)

State & Product Availability Chart | Client Materials Checklist by Jurisdiction

Rider Forms ICC19-R19-LTCSR, R19-LTCSR & State Variations
Available with VUL Incentive Life Protect® & VUL Optimizer® †

EQUITABLE

Jurisdictions	Rider Form	Application Questionnaire Section C	Guaranteed Issue (GI) Questionnaire Section C	Outline of Coverage	Personal Worksheet & Potential Rate Increase Disclosure	Senior Program	Shoppers Guide	Medigap
Alabama	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Alaska	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
Arizona	R19-LTCSR-AZ	LTC-Supp-2021AZ	LTCSI-Supp-2021AZ	OLC-LTC-AZ (2019)		✓		✓
Arkansas	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓	✓	✓
California* †	R12-10CA	AXA-LTC-2012CA	AXA-LTC-2018CA(SI)	OLC-LTCCA (2012) (rev. 5/16)	Riskdsclsr-CA2021			
Colorado	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
Connecticut	R19-LTCSR-CT	LTC-Supp-2021CT	LTCSI-Supp-2021CT	OLC-LTC-CT (2019)			✓	✓
Delaware	R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	OLC-LTC (2019)		✓	✓	✓
District of Columbia	R19-LTCSR-DC	LTC-Supp-2021	LTCSI-Supp-2021	OLC-LTC-DC (2019)				✓
Florida - EFLIC*	R19-LTCSR-FL-A	LTC-Supp-2021FL	LTCSI-Supp-2021FL	OLC-LTC-FL (2019) EFLIC	PWRID-LTC (2019)		✓	✓
Florida - EFLOA*	R19-LTCSR-FL-B	LTC-Supp-2021FL	LTCSI-Supp-2021FL	OLC-LTC-FL (2019) EFLOA	PWRID-LTC (2019)		✓	✓
Georgia	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC			✓	✓
Hawaii	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Idaho	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓	✓	✓
Illinois	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Indiana	R19-LTCSR-IN	LTC-Supp-2021IN	LTCSI-Supp-2021IN	OLC-LTC-IN (2019)		✓		✓
Iowa	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Kansas	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Kentucky	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Louisiana	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Maine	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Maryland	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓	✓	✓
Massachusetts	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
Michigan	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)	✓		✓
Minnesota	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)			✓
Mississippi	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
Missouri	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓	✓	✓
Montana	R19-LTCSR-MT	LTC-Supp-2021	LTCSI-Supp-2021MT	OLC-LTC-MT (2019)		✓	✓	✓

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Jurisdictions	Rider Form	Application Questionnaire Section C	Guaranteed Issue (GI) Questionnaire Section C	Outline of Coverage	Personal Worksheet & Potential Rate Increase Disclosure	Senior Program	Shoppers Guide	Medigap
Nebraska	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Nevada	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
New Hampshire	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
New Jersey	R19-LTCSR-NJ	LTC-Supp-2021NJ	LTCSI-Supp-2021NJ	OLC-LTC-NJ (2019)		✓		✓
New Mexico	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓	✓	✓
New York†	R12-10NY	AXA-LTC-2012NY	GI N/A in NY	OLC-LTCNY (2012)				
North Carolina	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓	✓	✓
North Dakota	R19-LTCSR	LTC-Supp-2021	LTCSI-Supp-2021	OLC-LTC (2019)		✓		✓
Ohio	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Oklahoma	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Oregon	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓		✓
Pennsylvania	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)		✓	✓
Puerto Rico	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)	✓	✓	✓
Rhode Island	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
South Carolina	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
South Dakota	R19-LTCSR-SD	LTC-Supp-2021	LTCSI-Supp-2021	OLC-LTC-SD (2019)	PWRID-LTC (2019)	✓		✓
Tennessee	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓	✓	✓
Texas	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)		✓	✓
Utah	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)			✓
Vermont	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
Virginia	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC		✓	✓	✓
Washington	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
West Virginia	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC				✓
Wisconsin	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)		✓	✓
Wyoming	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC19-OLC-LTC			✓	✓

* In CA, the rider's name is Comprehensive Long-Term Care Rider. In FL, the rider's name is Long-Term Care Insurance Rider.

† In CA, and NY, this LTCSR 2020 version of the rider is not offered. In CA, and NY, the LTCSR 2012 is the only version available on VUL Optimizer®, Series 166 and VUL Incentive Life Protect®, Series 164.

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Client Materials Checklist by Jurisdiction

EQUITABLE

☐	**Pre-Qualifying Long-Term Care Services Rider Considerations**	The **Pre-Qualifying Long-Term Care Services Rider (LTCSR) Considerations** form, Catalog #161397 is reviewed before completing the LTCSR Questionnaire and prior to the sale to determine your client's eligibility for the LTCSR. This form is not to be submitted with a life application. This review is required in all jurisdictions.
☐	**Application Questionnaire Form**	Complete the **Long-Term Care Services℠ Rider Application Questionnaire** form (Accelerated Death Benefit for Long-Term Care Services Rider Questionnaire). Please note the forms and form #'s vary per jurisdiction and for streamlined underwriting programs such as the Guaranteed Issue program.
☐	**Outline of Coverage (OLC-LTC)**	Prior to the sale, provide to the client the Outline of Coverage that includes Appendix A, a chart of current and guaranteed LTCSR rates. This is required in all jurisdictions.
☐	**CA, Disclosure Risk of Lapse Form**	Both the client and the Financial Professional are required to complete and sign the California, Disclosure Risk of Lapse Form #Riskdsclsr-CA2021. The extra copy is to be left with the client. **This form is only required in the jurisdiction of California**.
☐	**Personal Worksheet & Potential Rate Increase Disclosure (PWRID-LTC)**	Both the client and the Financial Professional are required to complete and sign the Personal Worksheet & Potential Rate Increase Disclosure Form. The extra copy is to be left with the client. If assets are less than $30,000, this rider may not be suitable. **Jurisdictions Required**: FL, MI, MN, MO, PA, PR, SD, TX, UT, WI
☐	**Senior Counseling Contact Information Chart**	Before taking an application, the Senior Counseling Contact Information Chart is required to be given to the client in the following jurisdictions.

Catalog No.	Jurisdictions Required
161396	AL, AR, AZ, CA, DE, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PR, SD, TN, VA

☐	**Shopper's Guide to LTC Insurance**	Acknowledgment of receipt of the **Shopper's Guide to LTC Insurance** is required on the LTCSR Application Questionnaire and must be delivered to the client before taking an application.

Catalog No.	Shoppers Guide	Jurisdictions Required
136819	A Shopper's Guide to Long-Term Care Insurance – NAIC	AR, CT, DE, FL, GA, ID, MD, MO, MT, NC, NM, PA, PR, TN, TX, VA, WI, WY
136803	California Department of Aging: Care of Tomorrow, A Consumer's Guide to LTC	CA
161892	Montana: Things You Should Know Before You Buy LTCi	MT
136802	State of Wisconsin, Guide to Long-Term Care	WI
136652	Wyoming's Buyer's Guide to Long-Term Care Insurance	WY

☐	**Medigap Guide**	A Guide to Health Insurance for People with Medicare by CMS & NAIC, Catalog #136694 must be supplied upon request for clients 65 and older in all jurisdictions (except CA). It is available for variable products, on the prospectus CD.

* In CA, the rider's name is **Comprehensive Long-Term Care Rider**. In FL, the rider's name is **Long-Term Care Insurance Rider**.

† In CA, and NY, this LTCSR 2020 version of the rider is not offered. In CA, and NY, the LTCSR 2012 is the only version available on **VUL Optimizer®, Series 166** and **VUL Incentive Life Protect®, Series 164**.