

# Long-Term Care Services<sup>SM</sup> Rider\* (LTCSR 2020)

## State & Product Availability Chart | Client Materials Checklist by Jurisdiction



**EQUITABLE**

Rider Forms ICC19-R19-LTCSR, R19-LTCSR & State Variations  
Available with VUL Legacy<sup>®</sup> | VUL Optimizer<sup>®</sup>†

JURISDICTIONS	RIDER FORM	APPLICATION QUESTIONNAIRE SECTION C	GUARANTEED ISSUE (GI) QUESTIONNAIRE SECTION C	TERM CONVERSION PLUS (TCP) 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	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Alaska	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
Arizona	R19-LTCSR-AZ	LTC-Supp-2021AZ	LTCSI-Supp-2021AZ	LTC-Supp-2021AZ (TCP)	OLC-LTC-AZ (2019)		✓		✓
Arkansas	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓	✓	✓
California* †	R12-10CA	AXA-LTC-2012CA	AXA-LTC-2018CA(SI)	AXA-LTC-2012CA (TCP)	OLC-LTCCA (2012) (rev. 5/16)	Riskdsclsr-CA2021			
Colorado	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
Connecticut	R19-LTCSR-CT	LTC-Supp-2021CT	LTCSI-Supp-2021CT	LTC-Supp-2021CT (TCP)	OLC-LTC-CT (2019)			✓	✓
Delaware	R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	LTC-Supp-2021 (TCP)	OLC-LTC (2019)		✓	✓	✓
District of Columbia	R19-LTCSR-DC	LTC-Supp-2021	LTCSI-Supp-2021	LTC-Supp-2021 (TCP)	OLC-LTC-DC (2019)				✓
Florida - EFLIC*	R19-LTCSR-FL-A	LTC-Supp-2021FL	LTCSI-Supp-2021FL	LTC-Supp-2021FL (TCP)	OLC-LTC-FL (2019) EFLIC	PWRID-LTC (2019)		✓	✓
Florida - EFLOA*	R19-LTCSR-FL-B	LTC-Supp-2021FL	LTCSI-Supp-2021FL	LTC-Supp-2021FL (TCP)	OLC-LTC-FL (2019) EFLOA	PWRID-LTC (2019)		✓	✓
Georgia	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC			✓	✓
Hawaii	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Idaho	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓	✓	✓
Illinois	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Indiana	R19-LTCSR-IN	LTC-Supp-2021IN	LTCSI-Supp-2021IN	LTC-Supp-2021IN (TCP)	OLC-LTC-IN (2019)		✓		✓
Iowa	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Kansas	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Kentucky	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Louisiana	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Maine	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Maryland	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓	✓	✓
Massachusetts	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
Michigan	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)	✓		✓
Minnesota	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)			✓
Mississippi	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
Missouri	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓	✓	✓
Montana	R19-LTCSR-MT	LTC-Supp-2021	LTCSI-Supp-2021MT	LTC-Supp-2021 (TCP)	OLC-LTC-MT (2019)	PWRID-LTC-MT (2019)	✓	✓	✓

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Nebraska	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Nevada	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
New Hampshire	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
New Jersey	R19-LTCSR-NJ	LTC-Supp-2021NJ	LTCSI-Supp-2021NJ	LTC-Supp-2021NJ (TCP)	OLC-LTC-NJ (2019)	PWRID-LTC (2019)	✓		✓
New Mexico	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓	✓	✓
New York <sup>†</sup>	R12-10NY	AXA-LTC-2012NY	GI N/A in NY	AXA-LTC-2012NY (TCP)	OLC-LTCNY (2012)				
North Carolina	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓	✓	✓
North Dakota	R19-LTCSR	LTC-Supp-2021	LTCSI-Supp-2021	LTC-Supp-2021 (TCP)	OLC-LTC (2019)		✓		✓
Ohio	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Oklahoma	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Oregon	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓		✓
Pennsylvania	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)		✓	✓
Puerto Rico	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)	✓	✓	✓
Rhode Island	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
South Carolina	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
South Dakota	R19-LTCSR-SD	LTC-Supp-2021	LTCSI-Supp-2021	LTC-Supp-2021 (TCP)	OLC-LTC-SD (2019)	PWRID-LTC (2019)	✓		✓
Tennessee	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓	✓	✓
Texas	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)		✓	✓
Utah	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)			✓
Vermont	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
Virginia	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC		✓	✓	✓
Washington	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
West Virginia	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC				✓
Wisconsin	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	ICC19-OLC-LTC	ICC19-PWRID-LTC (2019)		✓	✓
Wyoming	ICC19-R19-LTCSR	ICC21-LTC-Supp	ICC21-LTCSI-Supp	ICC21-LTC-Supp (TCP)	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**, the LTCSR 2012 is the only version available on **VUL Legacy, Series 160** and **VUL Optimizer, Series 160**.

# Long-Term Care Services<sup>SM</sup> Rider\* (LTCSR 2020)

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EQUITABLE

- | <input type="checkbox"/> <b>Pre-Qualifying Long-Term Care Services Rider Considerations</b>         | The <a href="#">Pre-Qualifying Long-Term Care Services Rider (LTCSR) Considerations</a> form, Catalog # <a href="#">161397</a> is reviewed <b>before</b> 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.  |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
|---|--|--|------------------------|--|--|--|--|------------------------|---|----|------------------------|---|----|------------------------|---|----|------------------------|---|----|
| <input type="checkbox"/> <b>Application Questionnaire Form</b>                                      | Complete the <a href="#">Long-Term Care Services<sup>SM</sup> Rider Application Questionnaire</a> 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 Guaranteed Issue and the Term Conversion Plus (TCP) programs.<br><br>DO NOT COMPLETE the greyed-out questions with TCP application questionnaire forms. See <a href="#">FB 17-237R</a> or <a href="#">AD 17-101R</a> for more information about the TCP program. This form is required in all jurisdictions.  |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <input type="checkbox"/> <b>Outline of Coverage (OLC)</b>   | Prior to the sale, provide to the client the <a href="#">Outline of Coverage</a> that includes Appendix A, a chart of current and guaranteed LTCSR rates. This is required in all jurisdictions.   |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <input type="checkbox"/> <b>CA, Disclosure Risk of Lapse Form</b>                                   | Both the client and the Financial Professional are required to complete and sign the <a href="#">California, Disclosure Risk of Lapse Form #Riskdsclr-CA2021</a> . The extra copy is to be left with the client. <b>This form is only required in the jurisdiction of California.</b>  |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <input type="checkbox"/> <b>Personal Worksheet &amp; Potential Rate Increase Disclosure (PWRID)</b> | Both the client and the Financial Professional are required to complete and sign the <a href="#">Personal Worksheet &amp; Potential Rate Increase Disclosure Form</a> . The extra copy is to be left with the client. If assets are less than \$30,000, this rider may not be suitable.  |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
|   | <table border="1"> <thead> <tr> <th colspan="2">Jurisdictions Required</th> </tr> </thead> <tbody> <tr> <td colspan="2">FL, MI, MN, MO, MT, NJ, PA, PR, SD, TX, UT, WI</td> </tr> </tbody> </table>  | Jurisdictions Required   |                        | FL, MI, MN, MO, MT, NJ, PA, PR, SD, TX, UT, WI |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| Jurisdictions Required  |  |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| FL, MI, MN, MO, MT, NJ, PA, PR, SD, TX, UT, WI  |  |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <input type="checkbox"/> <b>Senior Counseling Contact Information Chart</b>                         | Before taking an application, the <a href="#">Senior Counseling Contact Information Chart</a> is required to be given to the client in the following jurisdictions.  |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
|   | <table border="1"> <thead> <tr> <th>Catalog No.</th> <th>Jurisdictions Required</th> </tr> </thead> <tbody> <tr> <td><a href="#">161396</a></td> <td>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</td> </tr> </tbody> </table>   | Catalog No.  | Jurisdictions Required | <a href="#">161396</a>                         | 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 |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| Catalog No.   | Jurisdictions Required   |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <a href="#">161396</a>  | 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   |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <input type="checkbox"/> <b>Shopper's Guide to LTC Insurance</b>                                    | Acknowledgment of receipt of the <a href="#">Shopper's Guide to LTC Insurance</a> is required on the LTCSR Application Questionnaire and must be delivered to the client before taking an application.   |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
|   | <table border="1"> <thead> <tr> <th>Catalog No.</th> <th>Shoppers Guide</th> <th>Jurisdictions Required</th> </tr> </thead> <tbody> <tr> <td><a href="#">136819</a></td> <td>A Shopper's Guide to Long-Term Care Insurance – NAIC</td> <td>AR, CT, DE, FL, GA, ID, MD, MO, MT, NC, NM, PA, PR, TN, TX, VA, WI, WY</td> </tr> <tr> <td><a href="#">136803</a></td> <td>California Department of Aging: Care of Tomorrow, A Consumer's Guide to LTC</td> <td>CA</td> </tr> <tr> <td><a href="#">161892</a></td> <td>Montana: Things You Should Know Before You Buy LTCi</td> <td>MT</td> </tr> <tr> <td><a href="#">136802</a></td> <td>State of Wisconsin, Guide to Long-Term Care</td> <td>WI</td> </tr> <tr> <td><a href="#">136652</a></td> <td>Wyoming's Buyer's Guide to Long-Term Care Insurance</td> <td>WY</td> </tr> </tbody> </table> | Catalog No.  | Shoppers Guide         | Jurisdictions Required                         | <a href="#">136819</a>   | 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 | <a href="#">136803</a> | California Department of Aging: Care of Tomorrow, A Consumer's Guide to LTC | CA | <a href="#">161892</a> | Montana: Things You Should Know Before You Buy LTCi | MT | <a href="#">136802</a> | State of Wisconsin, Guide to Long-Term Care | WI | <a href="#">136652</a> | Wyoming's Buyer's Guide to Long-Term Care Insurance | WY |
| Catalog No.   | Shoppers Guide   | Jurisdictions Required   |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <a href="#">136819</a>  | 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 |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <a href="#">136803</a>  | California Department of Aging: Care of Tomorrow, A Consumer's Guide to LTC  | CA   |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <a href="#">161892</a>  | Montana: Things You Should Know Before You Buy LTCi  | MT   |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <a href="#">136802</a>  | State of Wisconsin, Guide to Long-Term Care  | WI   |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <a href="#">136652</a>  | Wyoming's Buyer's Guide to Long-Term Care Insurance  | WY   |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |
| <input type="checkbox"/> <b>Medigap Guide</b>   | A <a href="#">Guide to Health Insurance for People with Medicare by CMS &amp; NAIC</a> , Catalog # <a href="#">136694</a> 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.  |  |                        |  |  |  |  |                        |   |    |                        |   |    |                        |   |    |                        |   |    |

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