



EQUITABLE

Top 10 reasons to consider the Long-Term Care ServicesSM Rider

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 ServicesSM Rider to one of our single permanent life products can give your clients flexibility in how to use the benefits — for long-term care expenses, for retirement income or to provide a legacy for loved ones.

Here are a few reasons to take a look at the Long-Term Care ServicesSM Rider:

- 1 No receipts are required.**
The Long-Term Care ServicesSM Rider (LTCSR) follows an indemnity model, so once your client's physician certifies they need and are receiving long-term care (LTC), we start sending checks. Your clients can use that money however they want, whether that's paying for professional care or helping out a family member.¹
- 2 Your client's condition can be temporary.**
Our rider covers long-term care expenses associated with conditions that may not be permanent, such as mild stroke or orthopedic repairs.²
- 3 Help keep pace with rising costs of LTC.**
Our rider is one of the only ones in the industry allowing clients to choose Death Benefit Option B. That means the client's LTC benefit can potentially grow with the policy's cash value.
- 4 The policy can't lapse while the policy is on a long-term care claim.**
Once we start paying a valid claim, the policy is guaranteed to stay in force until the benefit amount is exhausted.
- 5 We don't collect premiums when we're paying a claim under the rider.**
Once we start paying a valid claim, your clients can concentrate on their health, instead of worrying about paying premiums.

This flyer is for use with IUL Protect and BrightLife[®] Grow with LTCSR or for any VUL policies with LTCSR being issued in California or New York.

6 Clients can get “reimbursed” for expenses that occurred during the elimination period.

Once the elimination period has been satisfied, we provide an additional optional “retroactive payment.”³

7 We offer up to 3% of the total benefit each month.

Your clients can choose to receive 1%, 2% or 3% of their benefit as payments each month.⁴ Our 3% benefit is very competitively priced.

8 Ownership is flexible.

While some companies limit to whom they’ll pay indemnity benefits, we don’t. Under our rider, we will pay benefits to a policyowner who is an individual, a business owner or a trust.

9 There’s no “use it or lose it.”

If your clients don’t need the LTC benefit, they have access to the policy’s cash value to supplement their retirement needs. Or, if they don’t need that either, their policy’s death benefit will be passed along to their beneficiaries.

10 Your client can count on us.

We meet clients where they are with advice and strategies tailored to them, continuing a tradition of service we’ve honored since 1859. Trust comes with experience. You can count on ours.

Other considerations

The Long-Term Care ServicesSM Rider does come at an additional cost, and there are restrictions and limitations. A client may qualify for the life insurance, but not the rider. The rider is paid as an acceleration of the death benefit. Be sure to review the product specifications for complete details.

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

1 During the elimination period, we will require proof that qualified long-term care services are provided by licensed non-family members. We will also require proof of an ongoing long-term care need as part of the annual recertification process. Refer to the FAQ and claims kit for more information.

2 Not applicable in NY.

3 “Retroactive payment” is only available for claims for permanent conditions.

4 Subject to age requirements and must elect 1%, 2% or 3% on application.

Actual terms and conditions of the Long-Term Care ServicesSM Rider are contained in rider form #ICC12-R12-10, R12-10 and state variations. This rider has exclusions and limitations, and may not be available in all jurisdictions or may vary.

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