

# Grow the LTC benefit with either death benefit option — even in corridor

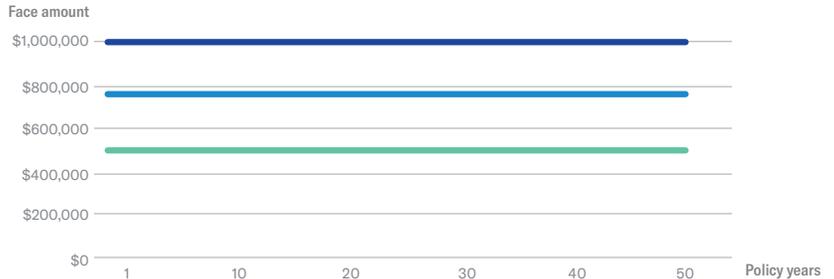
Because every case design is unique, our new Long-Term Care Services™ Rider (LTCSR), available with VUL Optimizer® and VUL Legacy®, is flexible enough to complement the objectives of any case, as long as the client has a long-term care need. This flexibility includes anchoring the LTCSR to the base policy’s death benefit, to whatever extent the client wants — so the death benefit and LTC benefit can stay level or grow together. Here, we’ve shown different death benefit scenarios and how the long-term care benefit tracks with each one.

As a leading authority on life insurance with the Long-Term Care Services<sup>SM</sup> Rider, Equitable offers one of the most comprehensive riders available today — with asset protection, added flexibility and no trade-offs.

## Tracking with level Death Benefit Option A:

**Policies with Death Benefit Option A generally have a level death benefit equal to the policy’s face amount.**

Clients who elect Option A with the LTCSR can choose an acceleration percentage between 20%-100% — that is the percentage of the policy benefit they can access if they need long-term care. The chart below shows how the long-term care benefit tracks with a \$1,000,000 Option A face amount based on hypothetical acceleration percentages of 50% and 75%.

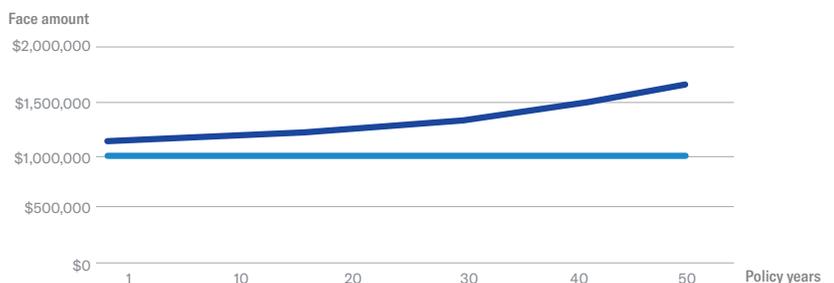


- Policy death benefit
- Long-term care benefit with 75% acceleration percentage
- Long-term care benefit with 50% acceleration percentage

## Growth with increasing Death Benefit Option B:

**Policies with Death Benefit Option B generally have an increasing death benefit equal to the policy’s face amount + cash value.**

Clients who elect Option B with the LTCSR automatically get an acceleration percentage of 100%, with the long-term care benefit directly anchored to the increasing Option B death benefit. The chart to the right shows an Option B policy with a \$1,000,000 face amount, increasing death benefit and corresponding increasing long-term care benefit amount at policy year intervals.

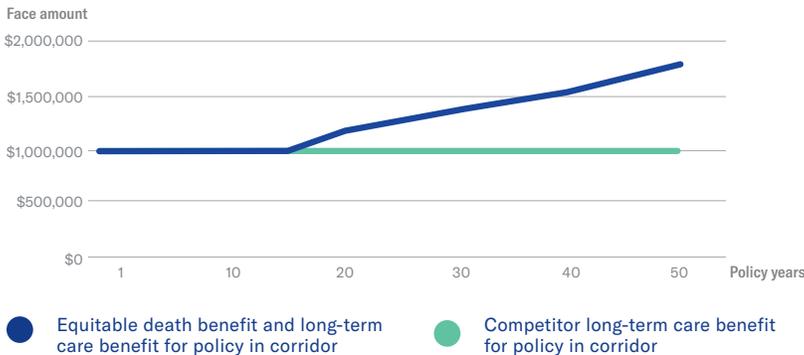


- Option B death benefit and long-term care benefit
- Policy face amount

## Growth, even when the policy is in corridor

### Equitable's new LTCSR includes an industry-unique feature allowing a policy's long-term care benefit to grow directly with the policy's death benefit, even as it enters and grows in corridor.

It is available with all permanent single life VUL policies that include the new LTCSR and an acceleration percentage of 100%. The chart below shows two policies with a long-term care benefit, over a 50-year span, starting with a \$1,000,000 face amount: an Equitable policy in corridor with the new LTCSR, and a leading competitor's policy with a long-term care benefit that does not grow with the corridor death benefit.



In order to qualify as life insurance, all policies must comply with the definition of life insurance as written in Section 7702 of the Internal Revenue Code, which among other things, means maintaining a minimum amount of death benefit relative to the amount of cash value. So, when an Option A policy's death benefit increases to an amount greater than its face amount, or an Option B policy's death benefit increases to an amount greater than its face amount + cash value — that is what it means to be **in corridor**.

### How to explain this to your client

You might consider saying, “The long-term care benefit available to you for qualifying expenses will match your death benefit, which can grow with the performance of your policy.”

Figures for all issuing companies are based on rates shown on the chart as of May 2020. All figures 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 values shown. All policies are based on a \$1,000,000 policy for the age, sex and underwriting class described and solve for a premium to carry policies to maturity. Competitive numbers were derived from carrier software or WinFlex Web illustration service in May 2020.

Refer to the respective issuing company's product materials and a specimen actual contract for details. In the event of a discrepancy between the numbers presented here and the issuing companies' proposals, the issuing company's numbers will prevail.

Policy-to-policy comparisons should be done by the financial professional at the time of solicitation.

## Learn more about the benefits of our LTCSR. Contact the Sales Desk or visit [equitable.com/ltc](https://equitable.com/ltc) today.

Actual terms and conditions of the Long-Term Care Services<sup>SM</sup> Rider are contained in rider form ICC19-R19-LTCSR, R19-LTCSR and state variations. This rider has exclusions and limitations, and may not be available in all jurisdictions or may vary.

The Long-Term Care Services<sup>SM</sup> Rider does have an additional cost, as well as restrictions and limitations. A client may qualify for the insurance, but not the rider. The rider is paid out as an acceleration of the death benefit.

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