How our Long-Term Care Services℠ Rider with VUL gives clients more

When your clients elect to include the Long-Term Care Services℠ Rider (LTCSR) with their Equitable variable policy, they add an extra layer of flexibility to their permanent life insurance plan that can help them adapt to life's changes.

- Clients can maximize their premium dollars by paying a single premium for the dual benefit of long-term care through an accelerated death benefit on their life insurance policy.
- Their benefit can grow over time with the performance of the policy, helping them keep pace with inflation and the rising cost of healthcare.
- If the insured doesn't need long-term care, or if they only need a few payments, the remaining cash surrender value is available for them to use for other needs or to pass along as a tax-free financial security benefit, known as a death benefit, for their family.

Looking at other LTC-oriented products in the market, particularly hybrids, you may see an emphasis on growing the long-term care using the premium dollars, but not necessarily growing the policy's death benefit or cash value. Also, sales of these hybrid products often focus on extended guarantees and accelerated underwriting programs.

For policyholders who want their premium dollars to help grow both their long-term care benefit and their death benefit, Equitable's LTCSR provides a flexible, versatile alternative.

A hybrid long-term care policy typically leverages a single premium or early funding to maximize the long-term care benefit, with some death benefit and return of premium potential.

Flexibility at work

By paying a single premium for VUL Optimizer℠ and the LTCSR, your clients get a competitive LTC benefit when they need it, potential access to cash value through loans and withdrawals, and meaningful liquidity and death benefit when they don't.

$100,000 single premium	VUL Optimizer℠	Money Guard III	Asset Care
Available LTC pool	$645,297	$648,926	$389,446
Death benefit	$645,297	$142,609	$169,078
Liquidity	$302,325	$100,000	$127,415

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 and should be considered by clients. All policies are based on a MoneyGuard® III and Asset-Care I single life policy for the age 50, sex male and underwriting class couples discount (Money Guard) and Preferred (Asset-Care) described and solve for a premium to carry policies to maturity. Competitive numbers were derived from carrier software or WinFlex Web illustration service May 2020.

We provide more ways to complement protection and accumulation product designs.

While hybrid products offer guarantees and simplified underwriting, they are not right for everyone. Clients will need to understand the pros and cons of each type of contract and, including the potential for meaningful cash accumulation, death benefit growth and access to cash values they'll be giving up with a hybrid product. If your client is looking for a contract with more growth and flexibility, they may want to consider one of our VUL policies with the Long-Term Care Services^{SM} Rider. With a VUL policy, the client is taking on investment risk, including the possible loss of principal invested. There are also additional expenses, including an investment management fee and mortality and expense risk charge.

To learn more, call the Sales Desk or visit us at equitable.com/ltc.

Important Information:

Loans and withdrawals will reduce the face amount and death benefit of a policy. Clients may need to fund higher premiums in later years to keep the policy from lapsing.

Various aspects of the products compared, including (but not limited to) features, benefits, expenses, insurance charges and loads will vary from company to company. Refer to the respective issuing company 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 companies' numbers will prevail.

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

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