

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



With people living longer than ever before, it's no wonder that many of your clients want to plan for the possibility of long-term care expenses. Whether it's a BrightLife[®] Grow, BrightLife[®] Protect, or an IncentiveLife[®] policy, adding the Long-Term Care ServicesSM Rider can give clients flexibility to use the benefits as needed: for long-term care expenses, for retirement income or to pass along wealth.

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 follows an indemnity model, so once the client's physician certifies that he or she needs and is receiving long-term care, 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. The 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 to allow 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.
- 6. Clients can get "reimbursed" for expenses that occurred during the elimination period** by taking 200% of HIPAA amount in the first year. (100% of HIPAA is income-tax-free. The rest may be subject to ordinary income tax.)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 too!
- 8. Ownership is flexible.** While some companies limit whom they'll pay indemnity benefits to, 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 AXA Equitable and MLOA.** Your client can count on AXA Equitable and MLOA. You can have confidence in the insurance company that you choose — with financial strength to fulfill its duty to your clients, now and in the future.

**Learn more about the benefits of our LTC rider.
Contact the Sales Desk or visit www.AXAforLife.com/ltc today.**

1 Note that the Rider does not allow family members to fill the role of provider of Qualified Long-Term Care Services. Please see the LTCSR Guide to Claims and the LTCSR FAQ for more information.

2 Not applicable in CT and NY.

3 In NY, qualified LTC is reimbursed retroactively. Also, generally, the income exclusion for all benefit payments from all sources with respect to an insured person will be limited to the higher of: The Health Insurance Portability and Accountability Act (HIPAA) per diem limit or the actual costs incurred for qualified long-term care services by the taxpayer (policyowner) on behalf of the insured person. Everywhere except NY, AXA will pay up to 200% of HIPAA (100% in NY). The benefit available and possible tax consequences can be found in the LTCSR Guide to Claims Processing.

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

The Long-Term Care ServicesSM Rider does have an additional cost and does have restrictions and limitations. Be sure to review the product specifications for more detail.

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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