

Long Term Care Servicessm Rider the long-term impact



cost-efficient long-term care benefits

In the United States, 70% of people over age 65 may require some long-term care services. Contrary to what many believe, Medicare and private health insurance programs do not pay for the majority of long-term care services that most people need.¹

How we compare

Planning is essential for people to get the help they require. For clients looking to buy life insurance, AXA Equitable offers clients cost-effective long-term care benefits at relatively low costs.

AXA Equitable's cost-effective Long Term Care Servicessm Rider is available on many of our life insurance products including Athena Universal Lifesm, Incentive Life[®] (IL) Optimizersm, and IL Legacy[®] II for only a fraction of the cost associated with a stand alone long-term care policy.

Let's take a look at two Athena ULsm policies and compare our rider against a popular stand alone long-term care product.

Athena ULsm \$1,000,000 Female Preferred with No Lapse Guarantee Premium Long-Term Care Servicessm Rider 2% Maximum Monthly Benefit

Age	Premium without LTCSR	Premium with LTCSR	Add cost of LTCSR	% Difference Adding LTCSR	Stand Alone Policy Cost*
45	\$6,800	\$7,320	\$520	7.1%	\$2,850
50	\$8,600	\$9,305	\$705	7.6%	\$3,450
55	\$10,640	\$11,640	\$1,000	8.6%	\$4,050
60	\$13,510	\$14,790	\$1,280	8.7%	\$5,400
65	\$16,530	\$18,130	\$1,600	8.8%	\$7,800

For a 65-year-old female, the annual added cost would be \$1,600. That's the current average cost of 2 weeks in the private room of a nursing home. However, it allows the policyowner to access up to \$240,000/year of the \$1,000,000 death benefit to cover the costs of long-term care. Compare that \$1,600 to the \$9,205 cost of a stand alone long-term care policy.

¹ www.longtermcare.gov



**Athena ULSM \$1,000,000 Male Preferred with No Lapse Guarantee Premium
Long Term Care ServicesSM Rider 2% Maximum Monthly Benefit**

Age	Premium without LTCSR	Premium with LTCSR	Add cost of LTCSR	% Difference Adding LTCSR	Stand Alone Policy Cost*
45	\$7,820	\$8,340	\$520	6.2%	\$2,850
50	\$9,890	\$10,595	\$705	6.7%	\$3,450
55	\$12,320	\$13,320	\$1,000	7.5%	\$4,050
60	\$15,970	\$17,250	\$1,280	7.4%	\$5,400
65	\$19,640	\$21,240	\$1,600	7.5%	\$7,800

*Numbers represented in each chart reflect a policy with a \$15,000 monthly benefit. There is a policy limit of \$900,000. This is an illustration from competitive long-term care software prepared 11/24/09.

Different assumptions and/or risk classes illustrated would likely yield different results. Product features and benefits, expense loads, and charges will vary by company and could affect the values shown. Comparisons based on ranking valid as of 11/24/2009 and are subject to change after this date.

Be sure to read and compare the Long Term Care ServicesSM Rider closely to the benefits provided in a stand alone long-term care policy. Be certain that you understand the differences between the rider and the policy before making a selection.

Long Term Care ServicesSM Rider Benefits

Cost- Efficient

- The protection of two separate policies in one that is potentially less expensive than purchasing a separate life insurance policy and a stand alone long-term care policy
- Provides clients with a cost-efficient policy that will meet most of their long-term care needs. *For more expansive long-term care coverage, clients may wish to look at a supplemental stand-alone policy.*

Price Protection

- No risk that premiums will be raised during the No Lapse Guarantee period – something that isn't true of standard stand-alone long-term care contracts

If You Don't Use It, You Don't Lose It

- If clients do not use the Long Term Care ServicesSM Rider benefit, their beneficiaries don't lose the benefit of the premiums. They receive it in the form of a death benefit.

Benefits Clients Want

- "Per diem" Benefit – Clients do not have to submit paperwork each time they incur an expense. All they need to do is show they failed to perform 2 out of the 6 activities of daily living, and your clients will receive their check.
- Advantageous over more common "reimbursement" plans that tend to discourage claims because of all the paperwork involved

The Long Term Care ServicesSM Rider is an optional rider that can be purchased with the following AXA Equitable life insurance policies:

Universal Life

- Athena Universal LifeSM

Variable Universal Life

- Incentive Life Legacy[®] II
- Incentive Life[®] OptimizerSM

Please note: Benefits paid under the Long Term Care ServicesSM Rider can be viewed as an advance of the life insurance death benefit and will reduce the death benefit otherwise payable at the Insured's death.

For More Information, Please Call the AXA Distributors Sales Desk or Visit www.axa-equitable.com

The basic illustrations shown here are for AXA Equitable's Athena ULSM contract. They contain values using the same underwriting assumptions as this supplemental at both guaranteed charges and guaranteed interest rates and contains other important information. The values represented here are for a \$1,000,000 policy for the ages shown above on a female preferred non-smoker and male preferred non-smoker. The values reflect premium payments to age 100. The values represented here are non-guaranteed and assume current charges and a current interest rate of 4.75%. If guaranteed rates and charges are used, the policies would fail in year 30 or at age 90 which ever comes first depending on the Insured's age at issue. Additional premiums may be necessary when using the Long Term Care Services RiderSM to carry the policy past age 100 on a current assumption basis.

Long Term Care ServicesSM Rider benefits are triggered when we receive certification that the insured person is chronically ill and receiving Qualified Long Term Care Services pursuant to a plan of care. There is a 90-day Elimination Period beginning the first day of any Qualified Long Term Care Services being provided. Only one complete Elimination Period needs to be met while the policy is in force. The 90 days of the Elimination Period do not need to be consecutive; however, they must be satisfied within a 24 month period. For monthly benefits to continue, the Insured must be recertified for eligibility at least every 12 months.

Incentive Life[®] and Incentive Life Legacy[®], Incentive Life[®] OptimizerSM, Athena Universal LifeSM and Long Term Care ServicesSM are service marks of AXA Equitable Life Insurance Company.

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