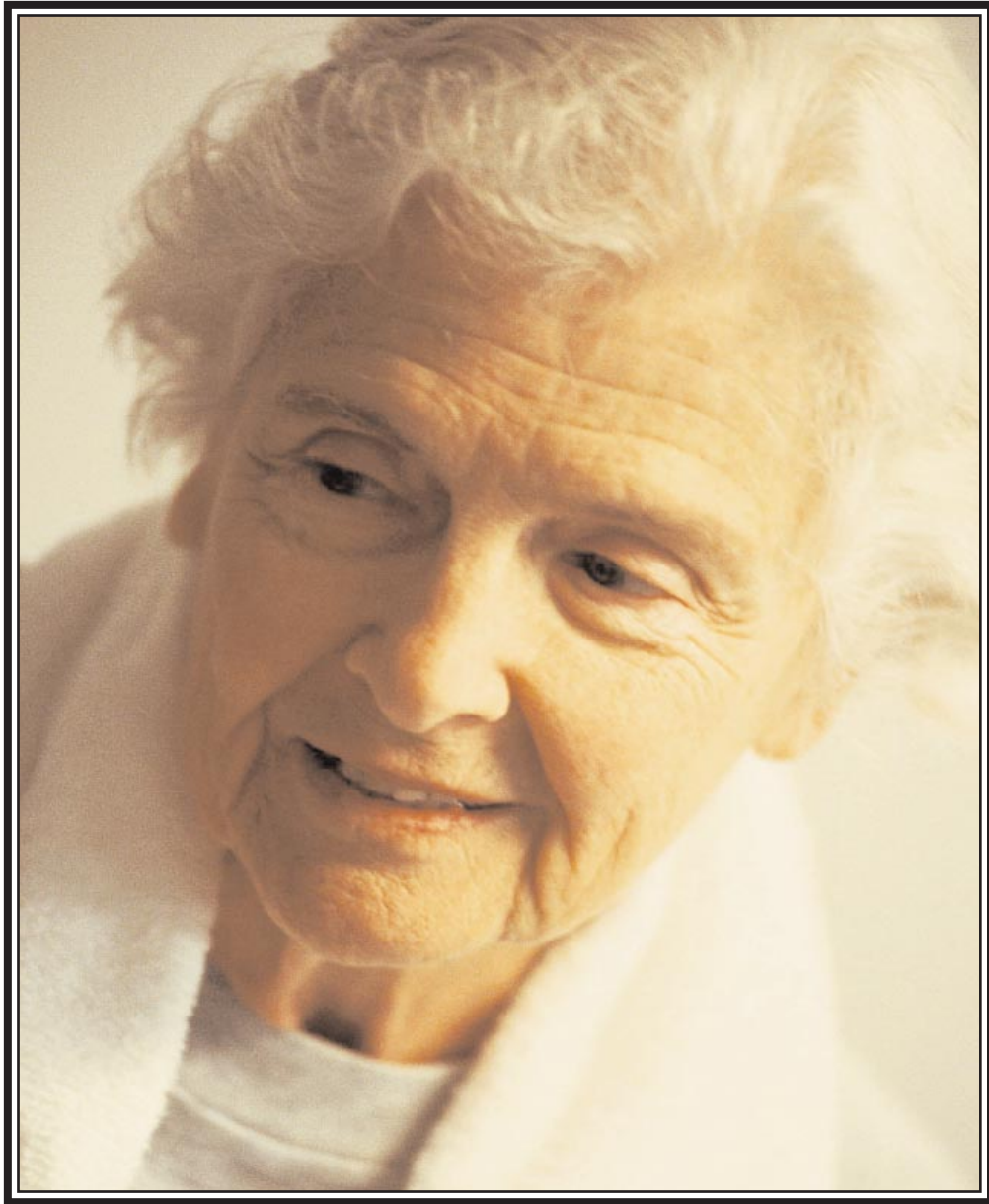


Select Care

*LONG TERM CARE COVERAGE FOR THOSE THAT
MAY NOT QUALIFY FOR TRADITIONAL PLANS*



Equitable
Life & Casualty
INSURANCE COMPANY

SelectCare

*If You Think That You Can't Qualify For
Long Term Care Insurance, Or That You've Waited Too
Long ... Think Again!*



SelectCare is a long term care insurance plan for those that may not qualify for traditional coverage due to their medical history or age. Coverage is available to all ages through age 90. With this unique plan coverage is guaranteed renewable for life and premium rates will not increase due to your age or health conditions.

SelectCare covers Nursing Home and Assisted Living with Alternate Care and Bed Reservation benefits automatically included. **OPTIONAL BENEFITS INCLUDE:** Home Care, Community Care, Inflation Protection and Nonforfeiture.

SelectCare has been approved by your state insurance department as a long term care insurance policy and is intended to be a “qualified long term care insurance contract” for federal income tax purposes.

Equitable
Life & Casualty
INSURANCE COMPANY

POLICY BENEFITS & FEATURES

- Guaranteed Renewable - protection for life.
- Daily benefits of \$50, \$75 or \$100. Monthly benefits of \$1,500, \$2,250, or \$3,000. Pays the billed charge up to the Daily Amount you select, after a 100 day elimination period.
- Benefit periods of 1 or 2 years (1 year not available in AZ, NV, OR).
- Benefits paid for stays in any licensed Nursing Home or Assisted Living Facility - coverage for all levels of care.
- Pre-existing conditions covered after 6 months.
- Premium rates do not increase due to age or health conditions.
- Waiver of premium - once benefits are payable for 90 days of your stay in a Nursing Home or Assisted Living Facility your premium is waived.
- Bed Reservation - pays to reserve your room and bed, if hospitalization occurs during a stay in a nursing home or other long term care facility.
- Alternate Care Benefits - non-covered alternate facilities covered with our prior approval.
- Built in Paid-up Survivor Benefit or a 10% spousal discount for joint applicants.
- Covers organic brain disorders including Alzheimer's disease, Parkinson's disease and senile dementia.

QUALIFYING FOR BENEFITS

Your doctor, or any licensed health care practitioner you choose, will conduct an independent personal assessment, and must certify:

- Your inability to perform at least 2 Activities of Daily Living (ADLs) for 90 days or longer. ADLs include: bathing, dressing, eating, continence, toileting and transferring.
- Your Cognitive Impairment (loss of mental capabilities causing a need for supervision or assistance to properly care for yourself and to protect your health or safety).

OPTIONAL BENEFITS

HOME AND COMMUNITY CARE BENEFITS

- Pays the billed charge, up to \$50 per day, for 180 service days of Home Care after a 30 service day elimination period.
- Covers all levels of Home Care, Adult Day Care and Hospice. Home Care services include but are not limited to: nursing care, physical therapy, occupational therapy, medical-social services, home-maker services, nutritionist services, and companion services.
- Qualify for benefits in the same manner as Nursing Home or Assisted Living benefits - unable to perform at least 2 or more ADLs or Cognitive Impairment.

PAID UP INSURANCE - (a Nonforfeiture Benefit) If your policy lapses for nonpayment of premium after 3 years, your coverage will continue until your total benefits equal the sum of all the premiums you have paid, or your maximum benefit period has been reached.

INFLATION PROTECTION - To keep pace with the rising costs of care:

- Automatic - 5% compound increase of your daily amounts every year - no additional premium due.
- Flexible - Your choice to increase your original daily amounts by 5% each year - you turn it on or turn it off. (Not available in AZ, ID, IA, & OH)
- Periodic - Your choice to increase your daily amount 5% every third year - protecting your insurability. (Not available in AZ, ID, IA & LA)

EQUITABLE'S 3-WAY GUARANTEE

GUARANTEED RENEWABLE

You can renew this policy for as long as you live by paying your premium on time - no matter what your future health may be.

GUARANTEED PREMIUM PROTECTION

Your premium is guaranteed for one full year. We will never raise your premiums unless we change the premiums on all policies like yours in your state on a class basis. We will notify you at least 31 days in advance of any change.

GUARANTEED SATISFACTION

You have the right to a 30 day "free look" and a full refund if you are not completely satisfied for any reason . . . no questions asked.

PERSONAL, PROFESSIONAL SERVICE - it's what Equitable is all about. Our service has a personal touch and your claims are paid fast. We're only a toll free phone call away (1-800-352-5150) and we don't use computerized answering systems . . . just friendly people willing to help you.

Since 1935, Equitable Life & Casualty has been committed to offering only the highest quality health insurance products and customer services to our policyowners. We constantly strive to enhance our recognized position of leadership in health care protection for older Americans.

From the early 1970's, Equitable has been an industry leader in responding to the increasing consumer demand for better, more comprehensive long term care insurance coverage. In keeping with our tradition of leadership and our reputation of caring for our customers, Equitable is proud to present **SelectCare**, a sensible long term care solution . . . for the Ultimate Generation, today's senior American's.

SelectCare . . . Because We Care !

Limitations & Exclusions: This policy does not cover any loss: for benefits payable under Medicare or any Federal or State law or regulation (except Medicaid) unless an Eligible Charge is made which you must pay; resulting from war or an act of war, whether declared or undeclared; occurring outside the territorial limits of the United States or its possessions; due to alcoholism or drug use, unless in accordance with a Doctor's prescription or orders; caused by intentionally self-inflicted injury or attempted suicide; for prescription or non-prescription drug charges; or caused by mental disease or disorder without demonstrable organic disease such as: neurosis, psychoneurosis, psychopathy or psychosis.

This brochure is not your policy. It is a summary only. Be sure to review your policy.

NEITHER EQUITABLE LIFE & CASUALTY NOR ITS AGENTS ARE CONNECTED WITH MEDICARE

Receipt

All checks must be payable to: Equitable Life & Casualty Insurance Company.
Do not make checks payable to the agent or leave the Payee blank.

Received from _____
the sum of \$ _____ dollars for months
premium, with application. If for any reason the application is not approved and the policy is not issued, this premium is to be refunded. No liability is created or assumed by the Company, except for refund of this premium, until the policy applied for has been issued. **Date of Receipt** _____

By _____
Agent's Signature