

XIII. ACCELERATED DEATH BENEFIT RIDERS ⁸⁹

An accelerated death benefit rider allows the policyholder the option to accelerate a portion of a life insurance policy's death benefit. If an insured has been diagnosed with a terminal illness for a percentage of the policy's death benefit.

National ⁹⁰

- Among all carriers marketing group long-term care insurance policies, three respondents report they offer an accelerated death benefit rider.
- Among all carriers marketing individual long-term care insurance policies, three respondents report they offer an accelerated death benefit rider.

Massachusetts

- Among all carriers marketing group long-term care insurance policies, three respondents report they offer an accelerated death benefit rider.
- Among all carriers marketing individual long-term care insurance policies, two respondents report they offer an accelerated death benefit rider.

⁸⁹ One group carrier that completed the survey no longer markets its group products and does not appear in statistical data after calendar year 1999.

⁹⁰ One carrier only offers an accelerated death benefit rider nationally.