



TermOne[®]: Temporary convertible life insurance for 1 year

TermOne[®] can provide clients with immediate temporary protection, helping them to:

Ride out temporary cash flow issues

For clients who expect to have funds for a permanent policy later in the year, possibly from:

- A bonus or salary increase.
- An inheritance.
- Liquidation of an asset.

Meet immediate insurance needs

For clients who need time to consider which type of policy would be best for them. This includes:

- Individuals with life-changing events, such as births or marriages.
- Employers who need to get employee(s) covered right away.
- Employees who lost their group term coverage at work because of job changes or layoffs.

Acquire permanent policies with specific anniversary dates

Convert TermOne[®] to a permanent policy on a desired date:

- Individuals can have their anniversary/premium due date correspond to an annual bonus.
- Employers can structure multiple employer-sponsored policies to have corresponding anniversary dates — simplifying employer policy administration by facilitating list billing.

TermOne[®] offers...

Conversion provision: TermOne[®] can convert to any plan of life insurance, except for term insurance, offered by Equitable Financial or affiliates on the date of exchange, subject to our or our affiliates' rules then in effect as to plan, age and class of risk. TermOne[®] is not convertible after the policy anniversary nearest the insured's 80th birthday.

Temporary coverage: TermOne[®] is nonrenewable and expires after 1 year, with no re-entry provision.

Protect a venture capital investment or high-profile individuals with key person insurance

In situations where the key person's services are needed for 1 year or less. This could apply to:

- The entertainment industry (e.g., actors and actresses).
- Project managers, such as architects, engineers or other consultants.

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency
• Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

For more information, please call the Life Insurance Sales Desk or visit equitableLIFT.com/termseries.

TermOne® is issued by Equitable Financial Life Insurance Company, NY, NY (Equitable Financial); or by Equitable Financial Life Insurance Company of America, an Arizona stock corporation with its main administrative office in Jersey City, NJ. Distributed by Equitable Network, LLC (Equitable Network Insurance Agency of California, LLC in CA; Equitable Network Insurance Agency of Utah, LLC in UT; Equitable Network of Puerto Rico, Inc. in PR) and Equitable Distributors, LLC (NY, NY). When sold by New York state-based (i.e., domiciled) financial professionals, TermOne® is issued by Equitable Financial Life Insurance Company, 1290 Avenue of the Americas, NY, NY 10104.

Policy form ICC07-148-51, 148-51 or state variation.

TermOne® is a registered service mark of Equitable.

A life insurance policy is backed solely by the claims-paying ability of the issuing life insurance company. It is not backed by the broker/dealer or insurance agency through which the life insurance policy is purchased or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing life insurance company.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

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