



EQUITABLE

TermOne[®] alternative term rates with advanced planning strategies

Advanced Markets

Sales Idea

TermOne[®] rates available as alternative term rates to IRS Table 2001

The IRS requires individuals to report the economic benefit they receive from certain life insurance-based benefit plans. In 2001, the IRS offered Table 2001 to calculate the benefit. Pending further guidance, an issuer's 1-year term rates available to all standard risks are a possible alternative for use if they meet certain IRS guidelines.

Those guidelines provide additional requirements for non-grandfathered arrangements post January 27, 2002, or earlier arrangements that are materially modified. Equitable Financial permits illustrations of TermOne[®] rates as an alternate choice to Table 2001 for taxpayers and their tax advisors calculating the imputed economic benefit.¹

The requirement to compute a 1-year economic benefit commonly occurs for the following planning techniques:

- Split-dollar
- Private split-dollar
- Life insurance in a qualified plan

On the next page, please see how our alternative rates compare to IRS Table 2001 rates at specified ages.

TermOne[®]

TermOne[®] is a fully underwritten 1-year term life insurance policy. The coverage expires at the end of 1 year and is non-renewable, but it does offer a guaranteed conversion privilege for issue ages up to and including age 79.

¹ TermOne[®] alternative term rates are available for Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America contracts, as well as contracts that were grandfathered under prior IRS guidelines (i.e., contracts issued prior to January 28, 2002 that meet IRS Notice 2002-08). Equitable Financial is representative of both Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America, which are affiliated companies.

TermOne® ²				IRS Table 2001 ³
Age	Unisex	Male	Female	Rate
20	0.58	0.65	0.39	0.62
21	0.55	0.61	0.37	0.62
22	0.52	0.58	0.37	0.64
23	0.49	0.54	0.35	0.66
24	0.45	0.49	0.35	0.68
25	0.40	0.44	0.33	0.71
26	0.39	0.42	0.33	0.73
27	0.38	0.40	0.32	0.76
28	0.38	0.40	0.32	0.80
29	0.38	0.40	0.32	0.83
30	0.37	0.39	0.32	0.87
31	0.37	0.38	0.32	0.90
32	0.37	0.38	0.32	0.93
33	0.38	0.39	0.33	0.96
34	0.39	0.40	0.34	0.98
35	0.40	0.42	0.34	0.99
36	0.41	0.43	0.34	1.01
37	0.42	0.45	0.37	1.04
38	0.44	0.47	0.40	1.06
39	0.47	0.49	0.42	1.07
40	0.49	0.52	0.42	1.10
41	0.51	0.54	0.42	1.13
42	0.53	0.56	0.44	1.20
43	0.56	0.58	0.48	1.29
44	0.59	0.61	0.52	1.40
45	0.63	0.66	0.54	1.53
46	0.68	0.70	0.59	1.67
47	0.74	0.76	0.65	1.83
48	0.79	0.81	0.71	1.98
49	0.83	0.85	0.74	2.13
50	0.89	0.92	0.76	2.30
51	0.96	1.00	0.81	2.52
52	1.03	1.08	0.85	2.81
53	1.08	1.12	0.90	3.20
54	1.12	1.16	0.95	3.65
55	1.16	1.21	0.98	4.15
56	1.21	1.27	1.07	4.68
57	1.30	1.38	1.17	5.20
58	1.40	1.49	1.27	5.66
59	1.49	1.59	1.35	6.06

TermOne® ²				IRS Table 2001 ³
Age	Unisex	Male	Female	Rate
60	1.59	1.70	1.44	6.51
61	1.74	1.85	1.57	7.11
62	1.88	2.00	1.68	7.96
63	2.00	2.13	1.81	9.08
64	2.14	2.27	1.93	10.41
65	2.34	2.49	2.12	11.90
66	2.51	2.68	2.27	13.51
67	2.72	2.89	2.46	15.20
68	2.99	3.18	2.70	16.92
69	3.35	3.56	3.03	18.70
70	3.83	4.10	3.42	20.62
71	4.40	4.71	3.93	22.72
72	5.33	5.57	4.41	25.07
73	6.11	6.46	5.16	27.57
74	7.06	7.57	6.03	30.18
75	8.17	8.47	6.08	33.05
76	8.47	9.08	6.88	36.33
77	8.83	9.35	7.77	40.17
78	9.45	9.89	8.41	44.33
79	10.09	10.59	9.00	49.23
80	14.03	14.48	12.23	54.56
81	15.22	15.65	13.54	60.51
82	16.68	17.11	14.96	66.74
83	18.63	19.19	16.39	73.07
84	21.58	22.17	19.24	80.35
85	25.35	26.11	22.31	88.76
86	29.98	30.62	26.58	99.16
87	34.87	35.87	30.85	110.40
88	41.20	42.18	37.29	121.85
89	49.25	50.38	44.70	133.40
90	59.52	62.98	51.95	144.30
91	80.31	85.02	58.07	155.80
92	101.10	113.08	64.48	168.75
93	126.85	141.34	71.41	186.44
94	136.12	150.46	78.76	206.70
95	145.95	160.79	86.59	228.35
96	155.01	170.07	94.76	250.01
97	164.57	179.88	103.34	265.09
98	174.70	190.28	112.39	270.11
99	185.41	201.28	121.90	281.05

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

2 TermOne® is a 1-year, nonparticipating, nonrenewable term insurance policy. The single annual premium rate is guaranteed. The general version number of the policy form is 148-51. State variations may apply.

3 See Treasury Decision 9092, September 11, 2003, IRS Notice 2002-8, IRB 2002-4, 398 and IRS Notice 010-10, IRB 2001-5 for the regulatory history of the Table 2001 rates in this table.

Please note that not all products, features and riders are available in all jurisdictions. Refer to the product guide for complete details.

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