



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.

TermOne[®] is a registered service mark of Equitable Financial Life Insurance Company.

TermOne[®] is issued by Equitable Financial Life Insurance Company (Equitable Financial) or Equitable Financial Life Insurance Company of America. Equitable Financial Life Insurance Company of America is not licensed to conduct business in NY. Co-distributed by affiliates Equitable Network, LLC (Equitable Network Insurance Agency of California in CA; Equitable Network Insurance Agency of Utah in UT; Equitable Network of Puerto Rico, Inc. in PR)

and Equitable Distributors, LLC. Equitable Financial, Equitable Network and Equitable Distributors do not provide tax or legal advice. Clients should consult with tax and legal professionals on these matters.

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; 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.

For Financial Professional Use Only. Not for Use with, or Distribution to, the General Public.

© 2023 Equitable Holdings, Inc. All rights reserved. IU-5698858.1 (5/23) (Exp. 5/25) | G2192757 | Cat. #144707 (5/23)



EQUITABLE