



EQUITABLE

How much coverage does a 35-year-old need?

Term life insurance

Complete a needs analysis and you'll know how much protection you and your family really need.

How much is the right amount of life insurance?

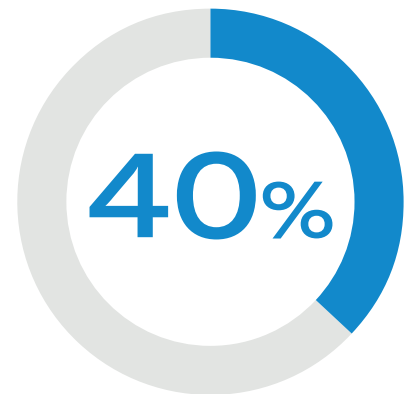
When you sit down to discuss life insurance with your financial professional, you may want to complete what's called a needs analysis. Typically, a needs analysis is a simple questionnaire or worksheet that helps you figure out how much protection your family would need if you could no longer provide for them. You can use it to figure out how much you'd need to replace lost income and to cover other expenses, such as a mortgage, college tuition and retirement needs.

Without a needs analysis, you could be buying less than you really need.

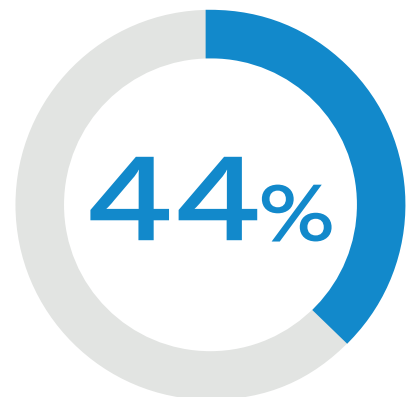
Many Americans purchase about half of what they really need in life insurance protection. Why is that?

Example:

A hypothetical 35-year-old with annual income of \$60,336 (this is the average household income in the United States²) would need \$934,738 in life insurance just to replace lost income (no other expenses) at death.³ But the median amount of coverage purchased has a face value of only \$150,000.⁴



Aren't sure how much they need or what type to buy.¹



Think they have as much as they need or don't feel they need any.¹

¹ 2018 insurance barometer study, "Life happens & LIMRA."

² The United States Census Bureau, Household Income Report, 2017.

³ Life insurance calculator, equitable.com/xxxxx.

⁴ LIMRA Report: "Who Buys What and Why" (2017), page 10.

Life insurance is more affordable than you might think.

One other reason people don't purchase enough (or any) life insurance is because they think it's too expensive. You might be surprised how affordable term insurance from Equitable can be.⁵ Take a look at the chart below. If you were age 35 and needed \$750,000–\$1,000,000 in coverage, you could get it for less than \$45 a month (Preferred Elite rates).

Term life insurance is also convertible.

If your needs change, you can convert your term series policy to one of our permanent policies — and get a credit to help pay for your first year premiums.⁷ Buying term insurance first can lock in your insurability, so you don't need to go through the whole underwriting process again.

Term series				
	Annual Renewable Term (ART)	Term 10	Term 15	Term 20
Monthly premiums for \$750,000 in term insurance coverage⁶				
Preferred Elite NTU — male age 35	\$29.52	\$30.17	\$34.65	\$34.65
Preferred Elite NTU — female age 35	\$23.75	\$24.39	\$27.60	\$28.24
Monthly premiums for \$1,000,000 in term insurance coverage⁶				
Preferred Elite NTU — male age 35	\$31.23	\$32.09	\$38.93	\$38.93
Preferred Elite NTU — female age 35	\$26.96	\$27.81	\$30.38	\$33.80

Talk to your financial professional to learn more or visit equitable.com today.

NOTE: The sample premiums above are as of September 23, 2019, are subject to change and may not be available in all states. They are based on the best underwriting class (Preferred Elite Non-Tobacco User) available and individuals may not qualify for this underwriting class, which will result in a higher premium. Coverage is subject to underwriting and approval by Equitable. No insurance exists unless a policy is issued and the required premium to put the policy in force is paid. Annual Renewable Term premiums increase annually. Term 10-, 15- and 20-year premiums will increase annually after the level term period ends, as shown in the policy.

5 Throughout this sales idea, Equitable is referenced. In some cases, this is representative of both Equitable Financial Life Insurance Company (Equitable Financial) and Equitable Financial Life Insurance Company of America (Equitable America), which are affiliated companies.

6 ART rates will increase yearly. Monthly premiums are not allowed except for special billing — i.e., systematic draft from checking account or salary allotment.

7 Conversion credit is not available for TermOne® policies. Choose from any policy that Equitable Financial or Equitable America offers at the time of conversion that can help meet your objectives.

Equitable and its affiliates offer a broad term life insurance portfolio, including Annual Renewable Term (ART), 1-Year Term (TermOne®) and Level Term (Term 10, Term 15 and Term 20). You should consult with your financial professional to see which product best fits your needs and the rates at which products are available.

Life insurance is subject to exclusions, limitations and terms for keeping it in force. Your financial professional can provide you with complete details.

Term series life insurance products are issued by Equitable Financial Life Insurance Company (Equitable Financial), NY, NY 10104 or Equitable Financial Life Insurance Company of America (Equitable America). Co-distributed by 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, 1290 Avenue of the Americas, NY, NY 10104. For New York state-based (i.e., domiciled) financial professionals, life insurance is issued by Equitable Financial Life Insurance Company.

TermOne® is a registered service mark of Equitable.

All guarantees are based on the claims-paying ability of Equitable.

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 Life Insurance Company is backed solely by its claims-paying ability.

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 • Indexed Universal Life Insurance Products May Go Down in Value

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