



Making the most out of life

We see the impact our products can make on an individual, family or business. That's why we are dedicated to improving the way we think about and deliver life insurance.

Life insurance is an important part of any smart financial strategy. It can help clients' money work harder and increase their opportunities to live more, keep more and build more, with strong protection strategies that adapt as their needs change.

Products and benefits to keep you a step ahead

Temporary protection

Term Series (10, 15, 20, ART and TermOne®)

- Guaranteed level premiums for 10, 15 or 20 years¹
- Features one of the strongest conversion privileges in the market, allowing conversion for the entire level period up to age 70 and to the entire product portfolio²

Permanent protection

Variable universal life

VUL Legacy®

- Protection-focused VUL featuring competitive contractual charges to help drive long-term value
- Built-in premium-based guarantee for the first 15 policy years

VUL Optimizer®

- Multipurpose product skewed to balanced accumulation and protection-focused sales, serving multiple clients' needs with tools to change over time
- Customer Loyalty Credit (CLC) provides increased performance for certain contract funding levels, boosting the product's performance for accumulation-based designs
- Loan Extension Endorsement (LEE) can help keep a Guideline Premium Test policy from lapsing due to an excessive loan

Long-Term Care Services™ Rider (LTCSR)³ with VUL Optimizer®, VUL Legacy® and VUL Incentive Life Protect™

Equitable is a leading authority on life insurance with a long-term care rider, offering one of the most comprehensive riders available for your clients' needs. The following benefits are built right into the LTCSR contract:

No limit on who can provide care: Your clients can receive long-term care from the person they're most comfortable with, including a family member, friend or medical professional.

Shorter waiting period: We waived the elimination period for permanent claims and cut it to only 90 calendar days for temporary claims.

Built for any policy design: The LTC benefit will always match the policy's death benefit if the client chooses, regardless of the complexity of the case design.

No receipts are required: LTCSR follows an indemnity style model, so once your client's physician certifies they need and are receiving long-term care, we start sending checks.

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

Variable universal life

VUL Optimizer® Max

- A VUL Optimizer® policy focused on an accumulation-based design
- 48-hour digital end-to-end process requiring no labs, exams or attending physician statement (APS)

Equitable Advantage Max®

- An accumulation-focused life product centered on simplifying the design, sale and management of the client strategy
- Provides a potential tax-free strategy with many of the same benefits as a Roth IRA and an efficient 48-hour experience from beginning to end
- Surrender charges are based on premiums paid
- Policy Continuation Rider (PCR) can help keep a policy from lapsing due to an excessive loan
- Equitable Advantage MaxSM offers Equitable AdvantageSM through an expedited digital process that doesn't require labs, exams or attending physician statement (APS)

COIL Institutional SeriesSM

- An accumulation-focused strategy for high-net-worth executives and business owners, available for both individuals and on a group guaranteed issue basis
- Sales and management are white-glove supported through Corporate Endowment Solutions (CES), our third-party administrator
- No surrender charges allows for higher early account values
- Enhanced amount allows for additional early cash value through a return of a percentage of the policy charges for full surrenders; is not available for surrenders processed as a 1035 exchange
- Uniquely available for individual owners and single life plans, such as highly compensated individuals who are members of white-collar professional organizations (e.g., ABA, AMA, FINRA, CPA), starting at \$50,000 of annual premium
- The Integrated Term Rider allows customization for specialty markets

VUL Survivorship

- Survivorship multipurpose product skewed toward protection-focused sales while providing accumulation opportunities serving multiple clients' needs with tools to change over time
- Features an array of riders, allowing for a customized strategy based on the client need, including the Estate Protector Rider and CVPlus Rider

The VUL portfolio lineup

Across our VUL products, we offer a robust portfolio lineup with over 80 investment options, including nine index portfolios priced at 40 bps, 11 asset location portfolios and our unique Market Stabilizer Option® (MSO II)

Indexed universal life

BrightLife® Grow

- Multipurpose product skewed to balanced accumulation- and protection-focused sales serving multiple clients' needs with tools to change over time
- Four index options for diversification
- Features an array of riders, many of which can be combined, allowing for a customized strategy based on the client need, including CVPlus Rider, Return of Premium Death Benefit Rider, LTCSR⁴ and LEE

We are focused on providing you with value and expertise in the industries you target and the strategies your clients need:

Accelerated underwriting programs

- **Easy underwriting** allows for potential fluidless underwriting for face amounts up to \$2 million and ages up to 60 in exchange for completing a medical information questionnaire (MIQ)
- **The Max program** is available on Equitable AdvantageSM and VUL Optimizer® for max-funded plans and allows for a yes/no underwriting decision within 48 hours, complete with a digital end-to-end process and simplified policy design interface
- **Executive Underwriting** on COIL IS allows a fluidless underwriting process based on premium amounts up to \$200,000 of annual premium

Underwriting strengths

- **Incentive to stop using tobacco** allows for non-smoker rates in the first policy year that will continue if the client can provide proof they have stopped smoking after the first policy year
- **Smart Total Evaluation Program (STEP)** allows for a one-class rating improvement for healthy lifestyle criteria up to Preferred Elite; full medical underwriting is required
- **Retention and automatic limits** offer competitive retention and automatic reinsurance limits for Standard or Better risks in all age groups; up to 25 million retained for survivorship cases and 20 million retained for individuals across all product lines

Professional athletes and high-profile insureds*

- Full retention available
- No group or team coverage caps or limits
- Term products available for both personal and team-owned coverage

Guaranteed issue

- Strong program for executives/multilife business cases of 10 or more lives available for all permanent single life products
- Can include LTCSR under certain conditions

Charitable planning

- Client's time and type of efforts are considered in determining the amount of charitable coverage they are eligible for
- Special charitable board member program

Projected inheritance

- Allows for an individual client's net worth and their projected inheritance to be considered when deciding on the ultimate death benefit need; certain limitations and parameter apply

Business strategies

- A complimentary, industry-leading, web-based service platform to support clients' business planning needs
- Provides access to product and tax reporting information
- Designed to help offer executive benefit plans
- Robust reporting for client-level, plan-level and policy-level information

*Team-owned coverage is limited to a 10-year Term and annual renewable term (ART) insurance.

At Equitable, we are committed to being a company who grows and evolves with you.

With a track record of building innovative products and features, we help you position yourself in the forefront of the industry by seizing every opportunity and deepening every client relationship. Together, let's focus on the future — for you and your clients.

If you have questions or would like to learn more, please contact the Life Insurance Sales Desk or visit equitableLIFT.com.

- 1 For ART, payable premiums are guaranteed for the first 3 years. Premiums after the first year will generally increase annually, subject to the guaranteed maximum term rates.
- 2 For TermOne® policies issued to insureds up to and including issue age 79 include a guaranteed conversion privilege while the policy is in force. Policies with issue ages 80 and above do not have a conversion privilege.
- 3 The LTCSR has exclusions and limitations and may not be available in all jurisdictions or may vary by version and jurisdiction. The LTCSR has an additional cost and is subject to restrictions and limitations. Refer to the prospectus for more information. Clients may qualify for life insurance but not for the LTCSR. The LTCSR is paid as an acceleration of the death benefit. In CA, this rider is called the Comprehensive Long-Term Care Rider. In FL, this rider is called the Long-Term Care Insurance Rider.
- 4 Actual terms and conditions of the LTCSR are contained in rider form #ICC12-R12-10, R12-10 and state variations. This rider has an additional cost, as well as exclusions and limitations, and may not be available in all jurisdictions or may vary. A client may qualify for the insurance, but not the rider. The rider is paid out as an acceleration of the death benefit. In CA, this rider is called the Comprehensive Long-Term Care Rider. In FL, this rider is called the Long-Term Care Insurance Rider.

Certain types of policies, features and benefits may not be available in all jurisdictions or may be different. While there are similarities between a Roth IRA and cash value life insurance, there are also differences. A Roth IRA is an IRS plan designed to facilitate retirement savings. Cash value life insurance is a contract that builds value and provides a death benefit backed by the claims-paying abilities of the issuing life insurance company. If a life insurance policy lapses, your client will lose the death benefit and may lose substantial money in the early years. To be effective, your client needs to hold the policy until death. A life insurance policy generally takes years to build up a substantial cash value. Tax-free distributions will reduce the cash value and face amount of the policy. Your client may need to pay higher premiums in the later years to keep the policy from lapsing. Your client must qualify medically and financially for life insurance, unlike a Roth IRA. Carefully review all the features, benefits and costs of a cash value life insurance policy with your client before making a purchase.

For Equitable Advantage MaxSM, the available underwriting class is select, which is not available through traditional underwriting and is available to non-tobacco users only. Equitable AdvantageSM

is available through full traditional underwriting with a different set of risk class outcomes. Depending on the final outcome of the full medical underwriting, the policy values may be better or worse than those illustrated with a select underwriting class.

VUL Optimizer[®] Max is a VUL Optimizer[®] policy with a standard plus underwriting class. VUL Optimizer[®] Max allows potential insureds to qualify for a standard plus underwriting class without labs, exams or attending physician statement (APS). Traditional underwriting that may require additional items or information such as labs, exams or APS is also available, which may result in a better or worse underwriting class.

Life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY) or Equitable Financial Life Insurance Company of America, an AZ stock company, and are 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. Variable products are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial Professionals, life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY).

Corporate and Endowment Solutions (CES), including its administration services arm, CES Administration (CESA), is a division 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.

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