



EQUITABLE

The new language of permanent life insurance

As you approach your clients about permanent life insurance, make sure you're explaining it in a way that resonates with them. Based on extensive research, we've put together an overview of some of the best phrases to use when describing our permanent life insurance policies. The words below were carefully selected to promote a positive reaction, so clients will hear and understand the real value permanent life insurance can provide.

Core positioning

Permanent life insurance has **fewer restrictions** and provides **more flexibility** that adapts to any financial plan.

Core message

Permanent life insurance can be a smart addition to any financial plan for clients who want more ways to **protect their family, minimize their taxes through tax deferred growth** and **grow their money more** over time.

How we tell our story

Live more. Unlike term insurance, permanent life insurance protects your family for your entire life, while adapting throughout your life to provide access to your available cash value when you need it most.^{1,2}

Keep more. While 401(k) and IRAs offer tax benefits, they do have income taxes on money you pass along.

Permanent life insurance allows you keep more of your money by helping to minimize your taxes, and generally offering no income taxes on any money you pass along to help give you more control over your and your family's financial future.

Build more. Permanent life insurance is a smart addition to help build your assets. Unlike term insurance, permanent life insurance does have cash value with the potential to grow over time with tax-deferred growth.

How we prove it

Guaranteed financial security for your family, through a death benefit.³

Flexibility to access your money through loans and withdrawals.¹

Ability to customize benefits with one of the industry-leading Long-Term Care ServicesSM Rider, the Market Stabilizer Option[®] and more.

Lower overall tax burden.

Tax-free financial security benefit.

Builds value over time.

Wide range of investment choices within variable life insurance policies.

Tax-deferred growth.

Here's an example of how this might sound for a client:

Live More.
Keep More.
Build More.

That's what permanent life insurance is all about.

Live more today by protecting your family against life's unknowns. Keep more of the money you earn with the potential for tax-free access to cash and tax-free financial protection for your family. Build more for tomorrow with tax-deferred growth.

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- 1 Policy loans and withdrawals will reduce the face amount and cash value of the contract. Clients may need to fund higher premiums in later years to keep the policy from lapsing.
- 2 The Long-Term Care ServicesSM Rider is available for an additional charge, and does have restrictions and limitations. A client may qualify for the insurance, but not the rider. It is paid as an acceleration of the death benefit.
- 3 As long as required premiums are paid.

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